

What Does It Take to Bring Housing Affordability to Non-Metropolitan Areas in Southwestern Ontario?

by
Nancy Orr

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ABSTRACT

WHAT DOES IT TAKE TO BRING HOUSING AFFORDABILITY TO NON-METROPOLITAN AREAS IN SOUTHWESTERN ONTARIO?

Nancy Orr
University of Guelph, 2022

Advisor:
Dr. Al Lauzon

It has been widely recognized we are in a housing crisis with far reaching ramifications. The priority of actioning solutions has not been responsive enough to meet community needs, and a market driven economy has not served housing affordability well. All levels of government play a role in the complex system of housing policy, however impacts are felt most heavily at a local level. Communities cannot wait for senior levels of government to design and implement the needed systematic changes. Through the review of three case studies and perspectives garnered from industry leaders, this exploratory research project contributes to understanding what enabling conditions can influence housing affordability in non-metro areas. Solutions require land, a local champion, political will, housing expertise, and community support. Attitudes and capacities of those within these roles are as significant as the roles themselves; collaboration is required with a vision that everyone deserves a home.

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1 Introduction

The lack of housing affordability has placed significant strain on non-metropolitan areas (NMA) and rural communities ranging from social, economic, and political stressors. All levels of government have recognized the need for prioritizing efforts to address the housing affordability crisis, however burdens are felt most strongly at a local level. If an impact is to be made on the housing challenge, it will take local initiative and action with place based decisions. As extension providers, local citizens, and leadership look for opportunities to support solutions to address the need for housing in non-metro communities, influences and capacities should be unearthed and nurtured across a broad value chain to create an enabling environment.

Much effort has gone into evaluating the, what has led us here question (Haffner & Hulse, 2021; Galster & Lee, 2021a; Hulchanski, 2005), however we are in a situation as Hulchanski (2005) suggests, of having an incomplete housing system in Canada where the market demand for housing is addressed however the social need is not. Supply and demand debates are active, but the outcome is the same, we do not have housing options available for all of our citizens to have a stable, appropriate, and safe place to call home.

The Ontario Non-Profit Housing Association (ONPHA) and Co-operative Housing Federation of Canada (ONPHA, 2018) have demonstrated that Ontario will need an additional 6,900 affordable rental homes per year for each of the next 10 years to meet

the growing need and backlog; this was calculated at a time where over 185,000 people were on the Ontario social housing waiting list (ONPHA, 2018).

Currently, with the trajectory of market housing prices, low vacancy rates, and minimal purpose built rental development, the pressure and backlog for choices of housing and for those wishing to move along the housing continuum is challenging. The cost of housing has far out paced the level of incomes (Huron County, 2019a), and waiting times for non-metro community housing can range from 1-5 years (Huron County 2019b). The lack of affordable housing units across Southwestern Ontario communities has been clearly demonstrated (Oxford County, 2020a; Oxford County 2020b; City of Stratford, 2020; Huron County 2019b).

Housing affordability is multi-causal, multi-sectoral, and an intensely local issue, leading to the complexity of defining generalities that cross broad geographies. However, it has been made clear that shelter is a human right, an economic driver, and a community builder and is therefore a priority of national scale. Academia, industry, and government all agree we as a province and nation are in a housing crisis, however little focus has been put on the more rural or NMA experience or perspective.

With the challenges associated with a lack of housing affordability including community impacts to social and economic pillars, investigation to identify what local influences have been shown to encourage and enable housing affordability solutions in NMAs is warranted.

1.1 Problem Statement

The lack of affordable housing has caused significant strain on many facets of non-metropolitan area communities. Housing issues involve all levels of government however burdens are felt most strongly at a local level, and much of the responsibility has fallen to the municipal front. If an impact is to be made on the housing challenge, it will take local action to make community impact.

Although no one location seems to have ‘figured it all out’ on how to meet housing needs, several Southwestern Ontario case studies will be highlighted where localized impact is happening. Perspectives of key stakeholders from three case studies, as well as key informant industry leaders, regarding what it takes to bring and maintain housing affordability solutions to NMAs will be evaluated for shared learnings. Opportunities for further consideration will be contextualized and additional models considered.

1.2 Research Goal

The goal of this research through perspectives of case study key stakeholders and key informant industry leaders is to identify local roles, processes, policies, and models that have shown to enable, encourage, and facilitate the development of housing affordability solutions in non-metropolitan communities in Southwestern Ontario.

1.3 Research Objective

The objectives of this research are to:

1. Identify primary local influences that encourage and enable housing affordability solutions in NMAs in Southwestern Ontario;
2. Identify themes, learnings, and opportunities as garnered through key stakeholder perspectives from highlighted NMA case studies; and
3. Identify, through housing key informant industry leaders, potential transferable models and enabling conditions that could help to facilitate fulfilling the housing affordability demands in NMAs.

1.4 Methodology

Three approaches were employed to complete this study. A literature review was conducted to provide context and framing to the realm of housing affordability in NMA's; industry leader key informant interviews were conducted to collect input on potentially transferrable models and enabling conditions; and case studies were highlighted with data collected through key stakeholder interviews. In total, 19 individual semi structured digital interviews were conducted for this study. This project was an exploratory qualitative research study using the tenants of phenomenology in the context of case study research using a relativist ontology. This approach allows for understanding through human experiences (McWilliams, 2010) that can then be interpreted to inform practices. This is an appropriate methodology for this study where

practically grounded experiences are sought to provide understanding of influences that create an enabling environment for the development of housing affordability solutions.

Case studies were chosen based on a geographic representation across three primarily rural regions in Southwestern Ontario, including Perth County, Huron County, and Oxford County. Key informants and case study stakeholders were identified using a snowball sampling method (Naderifar, 2017).

1.5 Significance

The lack of available affordable housing in NMA communities causes significant social and economic impact. The findings of this report will identify community level themes of practical enabling conditions that have led to the development of housing affordability solutions. Opportunities for transferable conducive conditions and model considerations will also be identified through housing industry leadership.

1.6 Limitations and Assumptions

The methodology used to complete this research has inherent limitations and assumptions. The case study locations cannot be assumed to represent all non-metropolitan or rural areas. Every community is distinct, and this study can only reveal the local experiences unique to each situation and community. The experiences of the informants are theirs alone and will not look to be verified or replicated, even if similar themes across the case studies are identified.

By drawing on the researcher's experience and professional contacts as well as a snowball methodology for identifying key stakeholders, the perspectives and

experiences of some across the broader value chain may have been left out, as were those that declined to participate. The process of interviewing in and of itself creates potential limitations including garnering filtered information, influences created by the researcher's presence and approach to questioning, and recognizing not all people are equally comfortable with self-expression (Alsaawi, 2014; Lauzon, 2020).

Impacts of the COVID-19 pandemic led to restricted access to reviewing hard copy case study files, so only digitally available data was used.

This study assumed that local influences could impact housing affordability solutions, however this hypothesis may have been proven erroneous based on the analysis of the case studies identified and data from key informant interviews and experiences.

This study was not intended to address the short fallings of the federal or provincial regulatory systems that address housing as these are consistent across the case study locations, however participants did offer insights as they related to local housing affordability initiatives. Nor did the study address homelessness or explore the minimum wage debate.

The definition of affordability has caused much dialogue; recognizing the Canada Mortgage and Housing Corporation (CMHC) income to housing cost ratio does not account for many of the identified factors when considering housing such as residual income for non-household expense needs, quality of housing, availability, or geographic location. Core housing need is considered to include recognition of adequacy,

suitability, and affordability; in turn it is the spirit of affordability addressing a local housing need which considers cost of housing and non-housing goods, available household financial resources, and some form of minimally acceptable standard (Galster & Lee, 2021a) that was used as a guide for this study.

The study did not delve into the definition of rural but chose to use the Statistics Canada definition of non-metropolitan areas to allow for inclusion of various community types, however most are within the common understanding of proximity and density indicative of a more rural context.

As with any type of qualitative data evaluation and interpretation, there is room for researcher bias, however the researcher's positionality is articulated in the methodology chapter.

Housing is currently under a rapidly evolving policy context, so the findings of this study may be altered with new influences.

2 Literature Review

The lack of affordable housing has caused significant impact on non-metropolitan areas (NMA) and rural communities in Southwestern Ontario. The ability to have suitable stable housing is a human right but is dependent on availability and affordability. The once thought purely social issue, has now caused impact on health and wellness, the environment, and economics. All levels of government have recognized the need for prioritizing efforts addressing the affordable housing crisis, however actions have failed to produce the needed results, and the impacts are left to the local level. Housing is inherently a community based issue as it requires land, which is locally defined. Through a lens of economics and scale, the perspective of compassion and societal responsibility seems to get overshadowed.

With a daily barrage of press and popular media shouting the worrying concern of those not able to attain a home, the massiveness of the problem can become overwhelming. There is a lack of depth on literature targeting non-metropolitan geographies, however much research exists in the urban context, including demonstration that “rental costs have far outpaced income increases among low-income renters in virtually all Canadian urban areas” and that two thirds of those Canadians looking for rental housing could not afford average rents (Raphael, 2010). In 2016, 15.3% of households in Canada were in core housing need (ONPHA, 2018) compared to 7.6% or 1.7 million households in 1996 (Pomeroy, 2001).

The purpose of this literature review is to summarize and synthesize information from the current body of knowledge regarding the context of the affordable housing challenge, including an understanding of the significance of having a home (the why), the housing landscape, framework, and how we got to this point (the how), the non-metro context (the where), and to identify opportunities to enact change (the what). The literature review focused on the non-market and market spectrum of the housing continuum but not the homelessness component directly.

2.1 Why Housing

The challenges of increasing housing costs relative to incomes has been identified on a global scale with voluminous literature often from an urban outlook, highlighting the significant influence housing has across socio-economic factors (Galster & Lee, 2021b); however it should be noted that there are no Canadian specific housing journals. The issue of housing is one that is not only felt at an individual level but on a global front that has impacted many of the Organisation for Economic Co-operation and Development (OECD) countries over the past decades (Harvard University Joint Centre for Housing Studies [Harvard], 2021; OECD, 2021a). The alert continues to be sent out to the many organizations, both public and private, that have influence or bare impact from the crisis. Negative implications to society are broad including health and wellbeing, environmental, and economic.

Affordability discussions are often bounded by an income to expense ratio, suggesting 30% as acceptable. However, imposing a subjective narrow economics lens leaves the significance of social, health, and environment complexities, as well as levels

of quality, availability, cost of non-housing goods, and personal priorities, needs and choices, all neglected. This has proven problematic (Haffner & Hulse, 2021; Hulchanski, 1995). The use of 'core housing need' encompasses recognition of adequacy, suitability, and affordability (Ministry of Families, Children and Social Development, 2017a); in turn it is the spirit of affordability in all its complexities that should be reflected upon when addressing a local housing need. Regardless of the approach, there is not a one size fits all to housing.

Housing needs reach across a broad spectrum. The housing continuum provides an industry recognized goal to move people through a linear progression from homelessness to non-market housing which usually includes funding supports, through to market rentals and culminating with market home ownership. However, life is not linear, and market based home ownership is not for everyone. The housing continuum certainly does not fit the rural reality where most of what is provided is single family home ownership and rentals are not only unavailable but stigmatized (Martin, 2021). Perhaps the paradigm of having a goal to move along the housing continuum is not the most appropriate or option of choice for all, and a diversity of housing options would best help to ease the burden. The often referred to 'missing middle' including duplex, triplex, fourplex, innovative apartments or alternative forms of dwelling diversity may offer some hope.

2.1.1 Health and Wellbeing

A home provides a sense of belonging. If designed effectively it is the fabric of society and a building block of our social need for interaction and community (Bryant, 2004; Friedman, 2021; Lind, 2020). It has been identified that “access to safe, secure, adequate, affordable and suitable housing is fundamental to living a decent life” (Tamarack Institute, 2021, p.15) and that access to affordable housing is “a basic human need and central dimension of well-being” (OECD, 2021a, p.9).

There is a strong correlation between stable housing and health, and housing disadvantage can be used as a predictor of poor health outcomes (Bryant, 2004). Three aspects of housing have been shown to impact health including the material component (physical state of the home, and physical, biological, and chemical exposures), the meaningful component (sense of belonging, social status, self-identity, stability), and the spatial component (proximity to services, schools, recreation, health, employment) (Bryant, 2004).

The lack of appropriate housing disproportionately impacts low to moderate income earners that are required to spend a larger percentage of their income on shelter which often leads to living in poor quality or overcrowded dwellings, and negative consequences due to the forced reduction of available resources for food, education, health and recreation (Bryant, 2004; Galster & Lee, 2021a; OECD, 2021a). Poor quality or overcrowded housing has also been shown to negatively impact health with increases in contaminant exposure and respiratory illness, especially in children

(Galster & Lee, 2021a; Bryant, 2004). The imposed lack of residential mobility also restricts access to enhanced job opportunities.

The burden caused at a family level creates a transgenerational ripple effect. The audiences in need of housing are broad, including the aging over housed and isolated, multigenerational families, young professionals, newcomers, and many front line service workers; their housing needs are diverse but options must be available and attainable. Each of these groups develop unique social struggles as a result of housing instability but often include elevated stress, depression, social exclusion, illness, and disease (Bryant, 2004; Galster & Lee, 2021a; Harvard, 2021). The California governor expressed in a 2020 State of State address that “health care and housing can no longer be divorced. After all, what’s more fundamental to a person’s wellbeing than a roof over their head? Doctors should be able to write prescriptions for housing the same way they do for insulin or antibiotics” (Lind, 2020, p.180).

Two key social determinants of health include income and housing, of which it has been shown that Canada has sorely lacked in equity (Raphael, 2010). The widening inequality, deepening segregation, and the creation of an us and them housing structure has led to a divisive format of housing and isolation.

Taking a housing first approach recognizes that until people are housed, other challenges cannot be addressed; however housing should also be viewed as a people first approach to community development, providing a basic need to welcome and

enable all citizens. Housing impacts many determinants of health and living without an appropriate home is catastrophic (Bryant, 2004; Lind, 2020).

The human right to adequate housing is essential to sustainable community development, human development, and social cohesion.

2.1.2 Environment

Environmental consequences and carbon cost from our residential trends include increased direct and indirect emissions, reduction in greenspace, and environmental impacts as a result of increased fuel and commuting requirements (Haffner & Hulse, 2021; Lind, 2020; OECD, 2021a). Housing is energy intensive and according to OECD (2021a) “the residential sector (buildings and construction) accounts for 28% of global final energy consumption and 17% of total CO2 emissions” (p. 26). In the United States, residential energy use accounts for 20% of the country’s greenhouse gas emissions (Harvard, 2021) while among the OECD countries Canada displays among the highest housing-related particulate matter (PM2.5) emissions and housing-related energy intensities (OECD, 2021b).

Housing also imposes an increased environmental footprint due to the scale, associated material and infrastructure contributions, energy needs of our seemingly preferred large lot and expansive single family dwellings (Canada ranks second highest in the OECD countries for the amount of floor area per capita), as well as the aging status of many existing dwellings; all pose a challenge to our goal of becoming a lower carbon economy (Friedman, 2021; Lind, 2020; OECD, 2021a). All of this data leaves

ample opportunity to encourage enhanced energy efficiencies through sustainable affordable housing investment.

It has been recognized that imposing environmental requirements can increase initial housing costs, so policy is often challenged with a balance of affordability and sustainability. However innovation, technology, and opportunity exist to create efficient, inclusive, and sustainable housing solutions at reduced costs, and they must be considered if we are to address the impacts of housing on all fronts (Friedman, 2021; Lind, 2020).

2.1.3 Economic

Housing affordability challenges, once thought to only impact those in the lower quartiles of earnings, are now encroaching higher income brackets (City of Stratford, 2020; Haffner & Hulse, 2021; Huron County, 2019a; investStratford, 2021; Ruttan et al., 2021a). Although housing affordability is no longer targeted solely at the impoverished, from a socio-economic perspective housing affordability is still heavily referenced as a primary tool to reducing poverty, with the Tamarack Institute (2021) listing it as one of the top game changers.

While home prices are rising at a rate that far outpaces incomes, increasing pressure and personal financial burden with elevated mortgages outweighs low interest rates. Housing is the biggest expenditure of households, and the percentage of income to expense on housing continues to rise, with lower income families spending an increasing share of their budget. This expense crowds out the potential for other

consumption expenditures. Of the 31 OECD countries where real house prices have increased between 2005 and 2019, Canada ranks among the top three with Colombia and Israel, recording the largest increases (over 80%) (OECD, 2021a).

The housing industry is a substantial contributor to the economy both from a GDP scale as well as personal investment. Risks of increased access to low rate mortgage products has aided some to get into the market, but opens risks and vulnerabilities in the event of market changes as mortgages account for the bulk of household debt and wealth creation for owners, noting that in Canada the largest sector of housing tenure is owners with a mortgage (OECD, 2021a).

A poorly functioning housing market, with a lack of appropriate available housing also leads to reduced opportunity for mobility which impacts growth potential and creates significant challenge to meeting workforce needs (Galster & Lee, 2021a; OECD, 2021a). From an economic development perspective, the success of community employers is heavily dependent on available workforce, however the lack of affordable housing has significantly restricted attraction leaving thousands of jobs vacant across many sectors in non-metro areas (City of Stratford, 2020; Community Employment Services, 2020; Huron County, 2019a; investStratford, 2021; Montanini, 2021; Oxford County, 2020a; Ruttan et al., 2021a). With one of the lowest jobless rates in Ontario, the Four County Labour Market Planning Board (Bruce, Grey, Huron and Perth counties) has suggested that “housing has really risen to the top as the number one workforce challenge for the region” (Montanini, 2021). If there is nowhere to live, people are not able to choose to move for work opportunities. This leaves local employers struggling

to fill positions, leading to reductions in products or service, reduced productivity, and lost economic potential. These unmet needs will impact many and may include shortages of support services for seniors, reduced food production, through to struggles with manufacturing and transportation of goods.

Reports from the Toronto Board of Trade (Ruttan et al., 2021a; Ruttan et al., 2021b) identify that Toronto's economic growth is dependent on addressing unaffordable housing and that the loss of economic potential due to lack of housing options is substantial, stating "nearly \$8 billion is being drained out of our economy every year because of housing costs – some of the highest in North America" (Ruttan et al., 2021b, pp. 3-4). On a provincial scale, the Ontario Real Estate Association (2020) states that 15% of Ontario's GDP comes from housing, over \$100 billion in economic activity is generated by housing, \$8.4 billion in taxes and fees are collected annually, and over 600,000 Ontario jobs are dependent on housing.

A collaborative Affordable Housing Plan for Ontario developed by the Ontario Non-Profit Housing Association and the Co-operative Housing Federation of Canada (2018) estimates that the economic benefits for implementing the strategy would be up to \$1.1 billion in annual savings in health and justice systems, and an additional \$1.1 billion annually in increased consumer spending.

The economics of housing is real and the impact and need for communities to address affordability are significant.

2.1.4 Impacts of COVID

General real estate impacts felt due to the COVID pandemic include a reduction in student influx, a reduction in immigration, a surge in second home purchases which diminishes available supply, a limited housing inventory causing rapid sales with elevated pricing, increased housing demand based on working mobility and stay at home orders, and access to low interest borrowing power (Harvard, 2021; Ruttan et al., 2021b). As well, teleworking and infection concerns have led to outmigration from urban centres which magnify affordability challenges in non-metro areas (Davidson, 2021; investStratford, 2021; OECD, 2021a). These trends were evident across the rural municipalities of Huron, Perth, and Oxford Counties in Southwestern Ontario where data shows exponentially divergent trends between median list house prices catapulting and the time on market plummeting over the pandemic period (Huron Perth Association of Realtors, 2021).

The causal rise in cost of construction materials has also impacted housing prices. The temporary reprieve of short term rental use over the pandemic may have provided additional housing options, however the longer term impact of sustaining this stock is yet to be determined (OECD, 2021a). The potential for loss of demand for office space, or opposingly a greater demand for more spacious office footprints, may provide opportunities for repurposing to increase diversity and density of housing stock with the support of enabling policy.

The same workers who have shouldered the burden of service and restrictive closures, employment loss and depletion of savings, are also those that are

encumbered to find housing within the continued surge of real estate markets (Harvard, 2021; OECD, 2021a). The consequential struggles or deferral of rental payments causes hardship to both tenants and landlords.

“Through 2020-21 it is estimated that over 250,000 units in Canada have accumulated over \$350 million in arrears since the onset of the pandemic. These numbers are at crisis level and indicate that tens of thousands of tenants will be facing eviction into homelessness without immediate federal support. Income loss and job losses have been disproportionately experienced by women and lower income workers who predominantly rely on rental housing. The number of tenants in arrears and facing eviction has reached a crisis level as many were already paying unaffordable rents in cities and towns across the country before the pandemic. Statistics Canada has found that 46 percent of tenants in Canada don’t have enough money to pay their next month’s rent unless they keep working. During May-June 2020, 67 percent of food bank users went at least a full day without eating” (Centre for Equality Rights in Accommodation, and National Right to Housing Network, 2021, p.11).

The Canadian Housing Policy Roundtable (2021) recommended a targeted rental arrears response in an attempt to avert substantial evictions and elevated housing insecurity as economic uncertainty exists when pandemic related tenant reliefs and income supports are removed. In February 2021 the Centre for Equality Rights in Accommodation & The National Right to Housing Network in collaboration with over 120 tenant groups, also provided a federal proposal for a Residential Tenant Support Benefit (RTSB) to address Canada’s mounting arrears and evictions crisis as a human rights issue, however the federal budget released in April 2021 did not include any such strategy (Centre for Equality Rights in Accommodation & The National Right to Housing Network, 2021).

The ability to weather challenging economic times depends on the ability to build wealth and savings; COVID has again highlighted the disparity between income levels.

The pandemic has shown a different perspective on the challenges related to a lack of appropriate housing in that overcrowding inhibits self-isolation and increases risk of spread, stay at home orders are ineffectual if there is no safe home, and lack of internet leads to barriers when required to work and learn from home (Lind, 2020; OECD, 2021a; Ruttan et al., 2021b). The fallout from COVID impacts on housing will continue to unfold.

To support an inclusive recovery, opportunities to invest in affordable housing and diversity in tenure should be enacted.

2.2 How Did We Get Here

Much effort has gone into evaluating the ‘what has led us here’ question (Galster & Lee, 2021a; Haffner & Hulse, 2021; Hulchanski, 2004a; Hulchanski, 2004b; Hulchanski, 2005; Lind, 2020; Pomeroy 2017; Pomeroy, 2001;), however we are in a situation, as Hulchanski (2005) suggests, of having an incomplete housing system in Canada where the market demand for housing is addressed however the social need is not; those with too little wealth to stimulate a market demand are ignored (Gladki & Pomeroy, 2007).

The evolution from our original communal multigenerational mixed use living to sprawling large lot single family dwellings can be tracked back to health, policy, public perception, and the development of infrastructure systems (Lind, 2020). Governments

have played a significant role in the creation of our perceptions of housing need, and our societal choice to trumpet the importance of home ownership and single family dwellings as a driver of our economy and sign of wealth has led many to still hold the belief that good people work hard and own a home. However, changing generational needs, aspirations, and available resources do not align well with the current model of stuff, space, and privilege associated with the existing housing system, and a mismatch of supply and demand has ensued.

What brought us to a failed housing system and what is the framework now?

2.2.1 Canadian Housing Policy Evolution

Canada has long been a nation supporting home ownership. Our current housing crisis is the legacy of a system that was not planned, did not come with a long term strategy, and is comprised of an uncoordinated amalgam of policy and funding initiatives which can be tracked by several key turning points.

2.2.1.1 Early Years

The first housing program in Canada in 1919 helped veterans purchase homes. Until 1964 Canadian governments had little involvement assisting lower income citizens with social housing, and in fact Canada was one of the last major western nations to introduce a housing supply program (Hulchanski, 2004a; National Right to Housing Network, 2019); they did however provide assistance, programs, and serviced land to encourage home ownership. The Canada Mortgage and Housing Corporation (CMHC) was established in 1946 focusing its efforts using public funds to enable mortgages and

ownership. Many government support programs ensued targeting the ownership sector, where in recent years the cost of even just one program far exceeds budgets for social housing subsidies (Hulchanski, 2004b). Yet, housing ownership policy discussions are rarely debated, that is left for those in the low income and rental group.

2.2.1.2 Public/Community Housing (1964 -1993)

In this era, led by the federal government with provincial collaboration, several community housing programs were enacted including what became a thriving new non-profit and housing co-op sector. This effort was founded on the government's philosophy that there was an obligation to provide good housing at a reasonable cost, and that this was a social right of every citizen.

In the 1960's, homeowners typically had incomes 20% higher than renters, but rental stock was being developed that was attainable while still allowing developers to earn a profit. "In Canada the social housing stock increased from about 12,000 units in 1963 to about 200,000 by 1975, with an additional approximate 300,000 units added between the mid 1970s and 1993" (Hulchanski & Shapcott, 2004, p.8). The 1970s influences on the Canadian housing market included legislation allowing condominium ownership, real estate speculation with baby boomers entering the housing market and in turn forcing up the price of land and homes, as well as significant increases in interest rates (21% in August 1981) (Hulchanski, 2004a).

Beginning in 1984 with new conservative leadership, the following 10 years consisted of a steady decline of federal funds for housing assistance. A focus on what

should be done was supported by a National Liberal Caucus Task Force on Housing formed in 1990 which offered a set of detailed recommendations as well as bringing to the forefront the alarming rate of the increasing housing crisis and the fact that the federal government had abandoned their responsibilities with regard to the problem (Hulchanski, 2004a). The government of the day did not act on the findings or recommendations. During this same period the change in federal funding for social assistance programs, federal downloading, a reduction in federal provincial transfers, and the provincial choice to reduce income assistance, all compounded the challenges. A federal budget surplus was created at the expense of social spending, leading to large tax cuts, 64% of which went to the highest income earners (Shapcott, 2004).

In 1993 with a change in federal political leadership, the over two decade commitment to building a non-market social housing sector ended with a complete withdrawal of new development. From the 1950's to 1995 ten different programs through federal and/or provincial funding offered time-limited capital funding, mortgage subsidies and/or operating subsidies to provide stable low income housing (Ministry of Municipal Affairs and Housing, 2019a). Each of these legacy projects came with a patchwork of operating or mortgage agreements; many of which are now expiring leaving neglected assets and new concern for loss of existing stock.

2.2.1.3 Devolution (1994 – 2017)

Starting in 1995, the Organisation for Economic Co-operation and Development (OECD) reported a net decrease in social spending in Canada (Shapcott, 2004). A devolution to the province of most federally constructed housing units ensued

(Hulchanski, 2004a) however the provincial cost sharing of social housing construction also diminished (Pomeroy et al., 2019). Only three provinces, British Columbia (BC), Quebec, and Prince Edward Island, took up the mantle and continued to positively invest in and make housing part of their mandate (Shapcott, 2004). Since 2001, BC and Quebec have contributed over three quarters of all new affordable housing supply in Canada with the key attributes of a systems approach, institutional infrastructure, and government and community capacity leading to the creation of a collaborative conducive ecosystem to enact and enable creative, flexible, and effective solutions while also sustaining existing stock (Pomeroy et al., 2019). Whereas Ontario from 1995-2003 promoted the private sector solution, which did not transpire as promised; the province cancelled 17,000 units of co-op and non-profit housing, and lost at least 45,000 private rental units and 23,300 social housing units (Shapcott, 2004). Ontario is the only province that further transferred responsibility for the administration of these legacy housing programs to the municipal level.

The dismantling of the federal social housing supply program and lack of coordinated strategy, left the provinces and municipalities to burden the direct and indirect costs related to the fall out, including physical and mental health, social services, and safety implications. Recognition that the private sector is not going to voluntarily build low-cost housing has not induced a solution to all levels of government viewing the issue as the other's jurisdiction (Hulchanski, 2004a; Pomeroy, 2017); however mission driven organizations and community initiative have been forced to be entrepreneurial and find solutions on a localized scale.

In 2004, Hulchanski (2004a; 2004b) stated that approximately 5% of Canada's households lived in non-market social housing, the smallest social housing sector of any Western nation except the United States which had 2%; compared with 40% in the Netherlands, 22% in the United Kingdom, and 15% in France and Germany. In 2017, Canada's social housing sector totaled approximately 650,000 units representing just under 5% of all of housing and almost one fifth of all rental housing (Pomeroy, 2017). Ontario has 44.2% of all Canadian households living in core housing need (ONPHA, 2018). As the system was not purposely designed, there is great diversity in providers, ranging from single unit owners to substantial non-profit businesses responsible for thousands of units, including those developed and managed by some municipalities (Pomeroy, 2017). As of 2018, it was identified that Ontario needed 29,000 new affordable rental homes just to catch up on the backlog, plus an additional 4,000 units per year moving forward to accommodate new core housing need (ONPHA, 2018).

The toughest part of Canada's housing problem is "how to house those with moderate and low incomes in a country where the market mechanism is the main provider and allocator of housing, and where the price structure for residential land is driven by the ownership market" (Hulchanski & Shapcott, 2004, p.7). The housing system in Canada has become an exclusive entity.

2.2.1.4 Re Engagement (2017-Today)

All levels of government have responsibility for housing in Canada. The Association of Municipalities Ontario (AMO) (AMO, 2019) provides an overview of the jurisdictional roles in addressing the housing supply and affordability crisis in Ontario:

“Municipal governments as local planning authorities and service system managers; the Province as a steward of the land use planning and community housing systems; and the federal government as a system enabler” (p.10). Ontario is the only province in Canada where municipalities are responsible for the funding and delivery of community housing, which is a result of the provincial downloading in 2001-2002 (AMO, 2019). It has been made clear that shelter is a human right, an economic driver, and a community builder and is therefore a priority of national scale, but felt most heavily at the local level.

Federal

With decades of advocacy efforts, increased domestic political pressure, and global scrutiny, the federal government re-engaged in a housing leadership role by introducing a National Housing Strategy (NHS) in 2017 and adopting a National Housing Strategy Act in 2019. This Act was the first time in history that the Canadian government recognized housing as a fundamental human right through legislation, aligning with longstanding international human rights obligations (National Right to Housing Network, 2019) by stating that “every Canadian deserves a safe and affordable home” (Ministry of Families, Children and Social Development, 2017b, pp. 4&5). The NHS sets targets and outlines programs and funding to address affordable, green, and accessible housing and to protect, build, repair, renew, and expand our affordable housing stock. The Act shows significant national progress and provides accountability for government commitment. The political will to follow through will be met with healthy

public skepticism however, and the level of damage left by historic decisions and policy framework leaves a realistic response that government alone cannot make up the need.

The NHS concisely states under its principles the need for “local solutions to housing challenges” (Ministry of Families, Children and Social Development, 2017b, p.5) which clearly highlights the need for community based flexibility.

This much needed NHS investment of an initial \$40 billion, and subsequently increased to \$55 billion, budget over 10 years plans for 150,000 new affordable units over the same timeframe. However data shows that between 2011 and 2016 for every one new affordable unit created, fifteen existing private affordable units were lost due to financialization and municipal intensification; the cost to build and replace these 322,600 lost units would be more than six times the entire NHS budget (Pomeroy, 2020; Canadian Housing Policy Roundtable, 2021). This policy gap will need to be addressed if the NHS is to make headway.

A bilateral agreement between Ontario and Canada Mortgage and Housing Corporation (which acts as the federal housing agency), announced in 2019, (Ministry of Municipal Affairs and Housing, 2019b) is designed under two streams, the Canada-Ontario Community Housing Initiative, which is intended to protect and renew social housing supply and expand community housing, and the Ontario Priorities Housing Initiative which is designed to address local housing priorities including affordability, repair and new construction. These programs are managed through the Municipal

Service Managers. Funding streams and programs under the NHS continue to unfold but have already shown to be oversubscribed.

Provincial

The regulatory framework for housing in Ontario is not easily understood. The province has stated that a “confusing and broken housing development system that’s impossible for people and home builders to navigate and this has led to a housing shortage and skyrocketing housing prices and rents” (Ministry of Municipal Affairs and Housing, 2019c, p. 17).

Some of the legislative exposure related to housing in Ontario includes: National Housing Act, National Housing Strategy, The Planning Act, Provincial Policy Statement, Ontario Building Code, Development Charges Act, Residential Tenancies Act, Housing Services Act, Ontario Human Rights Commission, Municipal Act, Municipal Official Plans and By Laws, multiple Acts under the Ontario Ministry of Environment, Conservation and Parks addressing municipal infrastructure (i.e. drinking water, sewage, storm water), climate, and environment.

There are many government ministries involved and the Acts also have many supporting regulations, policies, strategies, and programs. Additional ministries and regulations that would touch or influence rural housing related issues include those addressing Indigenous affairs, children community and social services, skilled trades, immigration, seniors, family, youth, community services, health and long term care, homelessness and related support services, employment services, labour, education,

agriculture and rural affairs, transportation, financial and mortgage lending, economic development etc.

Governments at all levels have been aware of the mounting issue of lack of available affordable housing for many years, and have a plethora of documentation drafted internally and by experts highlighting the need. Response has been slow and impact has been negligible if not negative. The launch of the National Housing Strategy has spurred further attention and collaboration, and a recent flurry of regulatory, programs, and funding platforms; it is anticipated the next several years will be informative as to how affordable housing needs will be met and how policy will unfold.

Ontario's Long Term Affordable Housing Strategy (Ministry of Municipal Affairs and Housing, 2016) was initially launched in 2010 as a process of "transforming Ontario's housing system into one that is people-centred, partnership based, locally driven, and financially responsible" (p.3). Since the initial roll out there have been several undertakings, including legislative changes including those under the Housing Services Act, 2011, and the Ontario Policy Statement. These changes were to support better decision making at the local level and the requirement for 10 year Local Housing and Homelessness Plans. The Strategy was updated in 2016 with the goal of ending chronic homelessness, poverty reduction, and increasing housing stability, recognizing housing as a foundation to secure employment, raising a family and building strong communities (Ministry of Municipal Affairs and Housing, 2016). The updated strategy incorporated feedback received from a 2014 Minister's forum on affordable housing and

the private sector, however it should be noted that none of the speakers or summary notes highlighted a rural context.

In 2019 after another consultation process where over 2,000 submissions were made with feedback received under the headings of speed of development, mix of housing, cost of development, rent, and innovation, Ontario launched their Housing Supply Action Plan (Ministry of Municipal Affairs and Housing, 2019c). The primary feedback again announced the importance of affordability with access to transit, schools, and services. These provide for unique challenges but critical requests when considered in a non-metro context. The Action Plan does identify target initiatives to enhance efficiencies, streamline processes, reduce costs, and provide for enabling legislation offering the opportunity to create housing choices to meet the need. Although most targets are not rural specific, the plan does again highlight the unique needs of non-metro areas, the short supply of housing, and the impact on employers challenged to find workforce due to the lack of housing.

A recently launched Community Housing Renewal Strategy (Ministry of Municipal Affairs and Housing, 2019b) outlines a goal to sustain, repair and grow the community housing system.

The province also has several funding programs to help people find homes (AMO, 2019) which are administered through the Municipal Service Managers.

The Ontario Residential Tenancies Act restricts rental increases on most rental units built before 2018, which has moderated rent increases however it has created

challenges to tenant's residential mobility as moving to a closer or more appropriate rental home then opens the door to requiring an updated market rent. Haffner and Hulse (2021) refer to this from a metro perspective as spatial lock in.

Other provincial responsibilities impacting the housing spectrum include the regulation of municipal planning through the Planning Act and Provincial Policy Statement, which have put more of an emphasis on the need for affordable housing but follow a definition of affordable as being less than 30% of gross household income, a purchase price at least 10% below the average resale, or below the average market rent of the region. In today's real estate context this leaves even those units defined as affordable out of reach for many.

Municipal

Local or regional governments are directly responsible to their communities, they are responsible for local land use planning, infrastructure, and the Ontario Building Code. These land use restrictions are often cited as one of the strongest barriers and/or opportunities to enable affordable development to meet local needs; the municipal level has been spotlighted to add the most restrictions, risk, timeline, and cost to residential development in turn providing opportunities for efficiencies and responsiveness (Altus Group, 2020; OECD, 2021a). A study completed for the Canadian Home Builders Association (Altus Group, 2020) quantifies for every month that the municipal process is delayed, it adds an additional average cost of \$1.27 per square foot/month to the housing price.

It is hard to argue against the flaws of single family dwellings on large lots in the current housing crisis; the logic that if a piece of land could be zoned for one single family home or a four-story building, the latter would provide more housing, would be cheaper per unit, and would be more environmentally sustainable (Lind, 2020). We need choice in housing options and higher densities can be designed to be beautiful (Friedman, 2021). It is up to local authorities to view land use through the lens of social good and community need and to present this perspective to combat NIMBYism and the delays and risks it poses to development of affordable housing.

Some municipalities administer community housing and social services as one of Ontario's 47 Consolidated Municipal Service Managers (CMSM) through which they develop, deliver, and report on housing and homelessness programs under the Housing Services Act, 2011. Some also deliver directly or collaborate closely with other local organizations that provide programs to assist with income (i.e., Ontario Works, Ontario Disability Support Program), childcare, or community supports (i.e., United Way, food banks, mental health and additions etc.).

Municipalities play a critical role on the front lines of housing and have opportunity for influence under their areas of responsibility, authority, capacity, and community priorities. Municipalities are also where the direct impact of needed housing is felt, where collaboration and innovation reside, and where homes get built.

As noted, the regulatory framework, funding mechanisms, and program development and delivery, impacting housing in Ontario is complex. Much has been

written about the need for system efficiencies, streamlining of processes, and making the complex more accessible. The risk of changing government priorities and lack of clear policy and funding continuity has proven tragic for many.

2.2.2 Supply and Demand Influences

Other factors are also in play that affect housing supply and demand.

It is often sensed that housing is a market or government issue, however a market driven economy does not encourage private sector affordable housing. Lack of consistent systematic funding and public priority, policy restrictions and risks, and narrow windows for challenging complex oversubscribed funding and programs make the affordable housing sector difficult. Private developers are overwhelmed by current housing demand, lack of skilled trades workforce, and increasing material costs, so expectations that they will embrace the additional effort, risk, policy process, and potential for public outcry to develop higher density affordable housing is a stretch.

Policy tradeoffs include tight tenant protections which may lead to reduced landlord interest and/or more restrictive tenant criteria by landlords to reduce perceived risk which would directly impact low income earners versus tenant security with tenure but with severe impact to mobility (OECD, 2021a).

Financialization has also contributed to the transformation of the Canadian housing system whereby housing is bought, sold, and priced as an asset for speculation, a commodity through which to accumulate wealth and leverage debt, instead of being rented or sold as a social good with government oversight. Real estate

investment trusts (REITs), corporations, and investors at the local, national, and global scale have taken to buying low rental housing, forcing out tenants and either redeveloping or increasing rents and purchase prices putting them out of reach of those that need it (Centre for Equity Rights in Accommodation & The National Right to Housing Network, 2021; Pomeroy, 2020). Evictions and displacement of vulnerable populations without any provision of alternative accommodation is at odds with human rights obligations (Centre for Equity Rights in Accommodation & The National Right to Housing Network, 2021).

Haffner and Hulse (2021) suggest that “broader access to credit and larger mortgage loans does not lead to improved access to home ownership but higher house prices and greater risk and insecurity” (p.66).

Changing demographics, including aging, singles, single parent families, multigenerational, and more transient generations confident with technology and shared spaces, has changed demand and should encourage and lead to an evolving housing supply, however perceptions and process timelines do not enable a nimble or responsive supply system (OECD, 2021a; Lind, 2020). Affordable housing has not kept pace with demand and yet we continue to focus on single family dwelling ownership with moderate density increases. We need more housing, but it has to be the right housing for the unfulfilled demand that does not have the ability to influence the market.

Interdependencies of the real estate markets and housing systems with land value, planning and local policy, financial systems, and social systems suggest that

ideal models approach real estate with a socio-economic approach understanding the multiplicity of perspectives and stages of value (Theurillat et al., 2015).

Our current system is unsustainable, needs will not be met with the assets of aging affordable housing stock that are subsidy dependent with operating agreements ending for most, increased financial burdens under a system that lacks coordination, clarity, and capacity, and a fragmented regulatory framework that stifles flexibility and creativity (Pomeroy, 2017). The NHS holds promise but will require more commitment than history has shown.

2.3 Where – The Rural Lens

“The rural poor are, in many ways, invisible. They don’t beg for change. They don’t congregate in downtown cores. They rarely line up at homeless shelters because, with few exceptions, there are none. They rarely go to the local employment insurance office because the local employment insurance office is not so local anymore. They rarely complain about their plight because that is just not the way things are done in rural Canada” (Standing Senate Committee on Agriculture and Forestry, 2006, p.v).

As many rural specialists suggest ‘once you’ve seen one rural community, you’ve seen one rural community.’ The distinctive characteristics of each make the refined challenges and opportunities locally unique. Non-metro communities have been categorized a multitude of ways including by status of population growth/density, demographics, proximity to larger centres, and industry/economic base (Bruce, 2003; Canadian Rural Revitalization Foundation, 2015), all of which influence housing dynamics. Rural Southwestern Ontario geographies often leave towns tightly bound by prime agricultural land adding restrictions to development, and the increased cost of rural municipal infrastructure adds an additional price burden.

Although the body of housing industry documentation can be overwhelming, urban centres garner much of the attention based on sheer scale of need, while little focus has been put on the non-metro perspective. Housing is an intensely local issue, nuances of local need and community influences are significant to understand when evaluating context (Gallent et al., 2019; Gallent & Robinson, 2011; Galster & Lee, 2021a; Sirmans & Macpherson, 2003). Of the non-metro academic work completed, case studies have highlighted the need for local capacity and leadership to develop enabling environments and place based approaches to non-metro housing needs under what is a complex policy system (Affordable Housing Association of Nova Scotia, 2007; Carter, 2010; Cook et al., 2009; Farley, 2010; Morris et al., 2020; Slaunwhite, 2009); however the focus has typically been on the outcome not on what those specific capacities and needed enabling conditions were.

Less populated geographies can be significantly influenced by regional dynamics or single industry decisions, which can leave Councils reacting to imminent pressures rather than planning for a sustainable supply of affordable housing (Bruce, 2003; Slaunwhite, 2009). Challenges with obtaining consistent localized data and comparable data sets down to the granular level of rural communities adds difficulty for housing assessment and planning. One of the four primary recommendations from The State of Rural Canada III: Bridging Rural Data Gaps (Canadian Rural Revitalization Foundation, 2019) is to “show rural data in regional, provincial, territorial, and federal data” (p.7) as it is obscured by urban areas leaving consistent standardized rural data sets unseen. Specific data limitations noted in the Stratford, Perth, and St. Marys Housing and

Homelessness Plan (City of Stratford, 2020) also identify challenges with the primary rental market data provided through CMHC which does not reflect local rent conditions nor does it track market rental data in six of the local municipalities due to population size.

Gentrification is usually reviewed from an urban context (Galster & Lee, 2021a; Haffner & Hulse, 2021; Theurillat et al., 2015) however the COVID pandemic has heightened the impacts of gentrification on non-metro communities with an influx of urban residents arriving with higher economic capital, the desire for more space and the newly found encourager of remote work, all in turn elevating housing prices and exacerbating the challenges of meeting local affordability needs and infrastructure investment (Davidson, 2021; Gallent & Robinson, 2011; Guimond & Simard, 2010). Gentrification pressures and lack of local social support services also pushes vulnerable sectors to larger rural centres, putting pressure on these central non-metro hubs from both ends of the spectrum. Due to distances to services, there is a requirement for a mode of transportation, of which public transit has been void in rural areas. Seniors do not have a breadth of downsizing or smaller home tenure options and struggle to maintain the oversized older homes in which they live, giving little option to age in place in their community (Morris et al., 2020).

Morris et al. (2020) provides a summary of the findings of non-metropolitan area (NMA) housing across Canada:

“NMA communities, expecting to see large parts of their workforce retiring in the next decade, are concerned with retaining their youth, attracting a new workforce, and enabling their retirees to age-in-place. The current NMA housing stock ticks none of those boxes. It is old, not energy efficient, in need of major repairs, lacks modern amenities and design, and is not accessible or adaptable for those wanting to age-in-place. Ignoring housing issues in non-metropolitan Canada will have serious consequences, including decreased economic potential and increased cost of public services” (p. 2).

Morris et al. (2020) proceeds to suggest that NMAs “do not have housing that is suitable and safe for older residents and they do not have housing that is attractive to younger residents. This is a formula for community decline” (p. 19). Morris et al. (2020) summarizes with a clear statement that “the economic sustainability and community wellbeing of non-metropolitan Canada is at risk because the state of housing has become a key constraint on economic and community development” (p. 2).

Rural areas have a monolithic landscape of large aged detached single family dwellings, reducing household sizes, and little supply of rental housing. This homogeneous palate of housing tenure leads to an increased level of NIMBYism as there has not been significant exposure to positive forms of densification. Residential tenure is focused on home ownership, imposing significant barriers for low income households to save for a down payment, and new affordable construction is rare. There is a mismatch between supply and need.

As our Country is reliant on immigration so too will the non-metro communities be required to welcome newcomers to sustain their economies. Research has shown the significance of housing for initial immigrant settlement, whether they are moving to rural areas directly from their home country or as a secondary move within Canada, on

social connection, community integration, and in turn desire to stay (Arora, 2017; Baldo, 2019; Brown, 2016). The Newcomer First Impressions Community Evaluation (Caldwell & Telfah, 2018) completed in the rural Ontario geography of Huron County, identified that newcomer's first impression on housing was that there was a shortage, it was expensive, and there was limited diversity in housing types. For smaller communities to entice newcomers they must embrace diversity and become welcoming, part of that is having appropriate housing available.

Through a phenomenology study, Gaspard (2019) identified a reoccurring theme of the challenges and impacts of navigating access to housing for those in rural precarious employment situations. Rural homelessness goes mostly unseen, is often considered relative homelessness as those teetering on the verge, and the complexity of the issue is exacerbated by the lack of local supports and infrastructure.

Housing prices across rural municipalities are rising drastically. Data provided by the Huron Perth Association of Realtors (2021) shows the average home sale price in Perth County increased 74% between 2015-2020 and by an additional 25% in the first six months of 2021; the neighbouring Huron County had even higher increases at 84% and 29% for the same timeframes. Local Housing and Homelessness Reports show that housing affordability challenges are impacting not just low, but moderate income level households. In Stratford, Perth County and St. Marys (City of Stratford, 2020) up to the 40th income percentile cannot afford any market level rent for any type of dwelling, and you must be in the 70th income percentile or higher to afford a two bedroom unit. Of the housing options available in the neighbouring Oxford County there was no

vacancy and/or a wait list for all forms of tenure save limited capacity in home ownership, however none were affordable for below median income households (Oxford County, 2020a). The rapidly divergent curves of income versus home sale prices accentuates the concerns of affordability (Huron County, 2019a).

Non-metro municipalities recognize the significance and need for affordable housing stock with employers desperate for staff (Community Employment Services, 2020; Huron County, 2019a; investStratford, 2021). In 2017, the Town of St. Marys included housing as one of their six priority pillars, identifying the lack of attainable housing as a contributing factor in the local labour shortage (City of Stratford, 2020); the town is also expanding their municipal grant program through a Community Improvement Plan to support the creation and improvement of residential rental units; the Municipality of North Perth has created a Mayor's Task force for affordable housing; investStratford (2021) the economic development corporation for the City of Stratford commissioned a study to identify an attainable housing roadmap; Huron County (2020) has developed residential intensification guidelines; and Oxford County created a '100% Housed Plan addressing the housing crisis' (Oxford County, 2020a). The mission will be to find capacity and resources to execute, monitor, and maintain.

Rural areas have a strong sense of community and the study completed by Cook et al. (2009) of 134 rural communities showcases the impact of engaged rural leaders to encourage, support, and build local capacity to achieve goals and meet rural housing demands. The study also directs that the state of and the planning for housing in a community provides evidence of vitality, enhancing economic development initiatives.

There is full alignment from all housing relevant national and provincial authorities, ministries, agencies as well as the non-profit and private sector regarding the identified need to address the clear shortage of affordable housing supply to meet the needs of our non-metro communities. The consistently increasing trajectory of housing costs and the lagging household incomes does not lend well to a natural correction; local communities will need to take action. Rural is not urban, and blanket generic programs are not an effective solution.

2.4 What – Options and Actions

Miller (2004) guides that “our response has to be as overwhelming and multi-faceted as the problem itself” (p. xvii) and recommends five fundamentals that should serve as guides for an effective housing policy structure including that programs must be individualized, that municipal governments must be included when housing policy is created, that the federal government must provide long-term funding, that the provincial and territorial governments must take immediate action to complement federal initiatives, and that “municipalities must show leadership on the ground, where money and ideas get turned into dwellings” (p. xvii).

A systems level approach with strong leadership and supportive enabling policy is needed, however community action should not be halted. Indeed it will make the most tangible and immediate impact to local lives; we have to try, we cannot wait any longer.

“The reality is that the current government methodologies for increasing affordable housing won’t get us there alone. We need to accelerate current practices and bring private and public sector partners to the table to help solve this crisis” (Ruttan et al., 2021b, p.3).

Ideas and actions that should, could, or have been taken to support fulfilling the affordable housing need were identified throughout the reviewed literature. These considerations have been summarized alphabetically in tabular format under the themes of policy, collaborative partnerships, funding, and housing diversity and provider models, and are included in Appendix 1. It is important to just start, pick one action to build momentum and capacity with the goal of providing someone a home.

Practical resources, for those considering or already involved with affordable housing development, are offered by:

- Canada Mortgage and Housing Corporation (CMHC) offers resources, research, and acts as an aggregator of housing information. They also provide specific resources for affordable housing development (<https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/develop-affordable-housing>) and a guide for the development of a municipal housing action plan (<https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pdfs/content/en/housing-action-plans-guide-for-municipalities.pdf?rev=fe8227ea-124d-415e-857e-45128a78f0ff>);
- BC Housing (<https://www.bchousing.org/home>) a fulsome inventory of resource toolkits, webinars, research, and technical information for both providers and

tenants etc. They also champion a supplementary program, Build Homes Not Barriers (<http://buildhomesnotbarriers.ca>) that provides resources and tools to help educate and alleviate NIMBYism;

- Rural Development Network (<https://www.ruraldevelopment.ca>) provides a detailed Step-by-Step Guide to Developing Affordable Housing through the Sustainable Housing Initiative (2019);
- Ontario Non-Profit Housing Association (ONPHA) is a member driven organization that hosts an annual conference where industry leaders share their insights (<https://conference.onpha.on.ca/>); as well they champion much research, advocacy, and provide courses and training (<https://www.onpha.on.ca/>);
- Co-operative Housing Federation of Canada (<https://chfcanada.coop/>) is a member driven organization providing resources and tools for the sector; and
- Organisation for Economic Co-operation and Development (OECD) (OECD 2021a; OECD, 2021b) provides an affordable housing data base and a Housing Policy Toolkit (<https://www.oecd.org/housing/policy-toolkit/policy-action-tool/>).

We seem to be at a state where all levels of government are clear on the need and priority of housing, and are looking for innovative action oriented opportunities and partnerships to address the housing challenge; it will take active commitment from all levels of society if headway is to be made. Seek advice, build partnerships, gather resources, and consider possibilities. Be intentional. Actions can lead to purposeful,

sustainable, inclusive, and efficient solutions to ensure everyone has a home, and just a “few homes can make a fantastic difference in a small community” (Friedman, 2021).

2.5 Summary

We can't start from a clean slate to build a robust fulsome system as the housing sector has evolved to operate within the parameters of past decisions. However, we can change the rules if we want to remove those barriers. The literature has shown, the tools are there. Housing need is substantial, the impacts immense, but the idea of public good seems to have been eroded as market values have become the dominant value. As one of the industry's grand scholars suggests the greatest of nations are measured by how those that have less are treated, not by how the wealthy and prosperous succeed (Friedman, 2021).

We have created a housing system comprised of oversized single family home ownership, without regard or choice for other's needs, including seniors, young adults, newcomers, and our workforce. Housing is of national priority and operates in a complex system, however the impact is profoundly local; grass roots inertia and willpower of a community driven to create influence is required.

With committed visionary leadership setting a coordinated, efficient, and enabling policy structure across all levels of government, while building a stable funding platform for those that require it, local energy can make great things happen. We must set the framework with clarity and push forward to protect, repair, and retain our existing affordable housing stock, and create new diversity in form and tenure through

innovative and responsive land use process, material design, and broadened partnerships.

What once may have been thought of as a social problem, is now an economic, environmental, health, and political problem; perhaps this will be the new incentive to have sustained action. There is often clarity of vision in a crisis and motivation to mobilize.

3 Methodology

This qualitative exploratory research project uses the tenants of phenomenology in the context of case study research to investigate what local conditions enable housing affordability solutions in non-metropolitan areas. Phenomenology as a methodology allows understanding through human experiences (McWilliams, 2010). “In phenomenology, perception is regarded as the primary source of knowledge, the source that cannot be doubted” (Moustakas, 1994, p. 8). This research design aligns with the research goal and objectives by allowing local contextually based experiences to inform understanding on housing affordability initiatives.

This chapter will provide the researchers positionality, and outline the research methodology including the sampling strategy, data collection, and analysis.

3.1 Positionality

A researcher’s positionality describes their beliefs about reality, the nature of knowledge, and the nature of human agency (Holmes, 2020). Recognition of these values and experiences informs how an individual relates to the research and creates awareness of biases that may influence the research undertaken. Very little social science research can be value free (Holmes, 2020), thus it is important to acknowledge reflexivity.

Reflecting on my own positionality, I am a 50 year old Caucasian woman from the middle socio-economic class. I have always had a secure place to call home. My roots are in non-metropolitan geographies. I come with a business perspective where

solutions are sought and action taken, however I clearly recognize I come from a position of privilege. My educational and professional experiences have provided me with exposure to the impacts of housing shortage, particularly with regard to the priorities of non-metro municipalities, and workforce challenges. I have also had some experience working within land use planning and with home builder's associations. Working with such clients identified a consistent need for research into the topic of non-metro housing affordability. I have also personally owned market rental income property. My education has been natural sciences and economic development based; this thesis is the first formal social science research I have completed. Learning to accept that there are many forms of subjective realities has been a process, however I have always believed that everyone's experiences provide value and insight. I have recently worked professionally as an independent consultant within the broad regional geographies researched, however I have not worked specifically on the case studies reviewed nor have I worked on any specific housing affordability initiatives. Some of the interview participants were however previously known to me on a professional basis. I have a strong belief in the power of community and have a long lineage of community involvement.

I recognize the lenses of my beliefs, ideologies, and experiences have influenced the design and execution of this research study. Using a phenomenological methodology based on case study stakeholder interviews and key informant data allows the understanding of a phenomenon from the perspective of others.

3.2 Research Methodology

As mentioned, this project was designed with a phenomenology philosophy as an exploratory qualitative research project using a relativist ontology. This approach allows for understanding through human experiences that can then be interpreted to inform practices. This is an appropriate methodology for this study where practically grounded experiences are sought to provide understanding of influences that create an enabling environment for the development of housing affordability solutions.

The research strategy included data collection through the use of case studies and key informant interviews. Many definitions of case study research have been offered (Simons, 2014), however the essence is that the method provides an opportunity for in depth understanding from multiple perspectives of a complex real world project or phenomenon. Yin (2009) states that case studies are a preferred method when how and why answers are being sought, when the researcher has little control over the events, and when the focus is on a complex contemporary phenomenon, in turn providing detailed understanding of real-life phenomenon with contextual conditions. A multi-case method was chosen for this research project to provide and illustrate the stories of lived examples while also allowing opportunity for cross case analysis. Case study boundaries were defined based on the process and development of a housing entity.

Key informant industry leader interviews were also completed to provide opportunity for data triangulation and expanded insights.

3.2.1 Sampling Strategy

Case studies were chosen based on a geographic representation across three primarily rural regions in Southwestern Ontario, including, Perth County, Huron County, and Oxford County. These Counties were chosen based on accessibility and proximity and offering predominantly NMA geographies. Specific project initiatives were chosen based on the researcher's professional industry experience and guidance from key municipal informants.

A matrix was used to ensure the case studies fit within one of the three identified counties covering a non-metro geography, that the project outcome filled a local housing need, that it was an initiative led or facilitated by a local entity, that there were multiple stakeholders involved, and that the story had informative learnings to share (see Appendix 2). Case studies were chosen from the town of Listowel which is located in the Municipality of North Perth (case study 1), the town of Goderich which is located in Huron County (case study 2), and the village of Thamesford which is located in Zorra Township in Oxford County (case study 3). A map identifying the location of these communities is included in Appendix 3.

The selection of case study key stakeholders to be interviewed was non-randomized based on a snowball sampling method that was initiated through the researcher's professional colleagues in the regions of study. Snowball sampling is a non-probability convenience method often used in qualitative research when awareness of or access to target subjects is difficult, drawing on existing participants to help recruit those that they are familiar with (Naderifar et al., 2017). The goal of this research study

was to select key stakeholders that were directly involved with the case and would provide different perspectives, including those as an initiator, influencer, or partner, however not all accepted the invitation to participate or had deceased, so those perspectives may not have been represented throughout the research. Case studies 1 and 2 each had four stakeholders participate in interviews, while case study 3 had three, all providing a range of perspectives. A description of the roles of case study interviewees can be found in Appendix 4.

Industry leaders were identified based on the findings of the literature review, a snowball sampling method, and the researcher's professional experience. Again, the intention was to select key informant industry leaders that would offer perspectives from different sectors addressing housing affordability, although not all accepted the invitation to participate. Sectors represented by the eight industry leaders that participated include: professional land use planning, housing developer and builder, housing consultants, non-profit affordable housing providers, industry associations, and policy analyst / researcher. A description of the roles of the industry leader key informants interviewed can be found in Appendix 4.

3.2.2 Data Collection Method

The primary data for this qualitative research project was collected through individual semi structured digital interviews. Eleven case study stakeholders and eight industry leader key informants were interviewed.

Introductory email outreach to potential participants was done in succession, starting with industry leaders and case study 1 in May 2021, followed by case study 2 in June 2021, and case study 3 in July 2021. As additional potential participants were identified under the snowball sampling method, introductory outreach was initiated by those making the referral, connecting them to the researcher with consent. Participants were provided an information and consent form along with a request to participate. The COVID-19 pandemic led to participants being offered the opportunity to conduct a digital or telephone interview, however all chose digital using the platform Zoom. The majority of interviews lasted between one to two hours and were completed by the end of July 2021, however two were done in November and December 2021.

A general interview guide with a list of suggested open ended questions was prepared to ensure the research line of enquiry was reflected as well as providing conversational prompts. This semi structured approach (Brinkmann, 2014) allowed interviews to be flexible and provided opportunity to be led based on the experience and feedback of the participants. Initially, separate interview guides were developed for case study initiators and influencers however it ended up being most effective to draw on one as the questions significantly overlapped; a separate comparable industry leader interview guide was also prepared. The two interview guides and questions can be found in Appendix 5.

Handwritten field notes documenting interview key concepts were created during the conversations. All interviews were recorded with consent of the participants. Audio

and video files were transferred for storage onto a secure University of Guelph cloud based platform. Audio files were transcribed automatically by the Zoom software.

Additional case study data was collected via an open online search, identifying publicly available information, which was used to augment the case study story. Several case study stakeholders also provided additional electronic documentation which was used to supplement findings. Due to the pandemic restrictions, hard copy project files were not accessed or reviewed.

Guided by participant consent, lines of communication were left open for stakeholders to offer additional information, as well as for the researcher to seek any necessary clarifications.

All interactions fit within the University of Guelph Research Ethics Board (REB) approval for this project (REB # 21-02-012).

3.2.3 Data Analysis

All field notes and transcribed interviews were thoroughly reviewed to immerse myself in the data and determine the essence of the phenomenon. Stakeholder perceptions, feedback, and thoughts were not intended to be substantiated with other evidence and were taken as provided. Case study transcriptions were then electronically systematically coded under headings designed to provide understanding of the case description, as well as those defined by the research goal. Case study data codes consisted of (a) project background, (b) impact, (c) roles which was expanded to also include capacities, (d) partnerships, (e) processes, (f) policies, and (g) general

reflections. General reflections were then further refined as appropriate to also outline case reflections, non-metro versus urban perceptions, and additional considerations. Industry leader transcriptions were coded under the headings of (a) roles, which was further refined under the titles of Council and municipal sector, champion, developer, community, housing operators, as well as capacities, (b) processes, (c) policies, which was further refined under the titles of funding and land use planning, (d) models, which was further refined under the titles of partnerships, private sector, and non-profit, and (e) general reflections. Once this initial coding had been completed, data was categorically reviewed, and common themes identified. Findings were presented under the above noted headings for industry leader data and separately for each case study.

Once the synthesized data was categorically cross analyzed, thematic networks emerged within the case studies and across the case studies and key informant industry leader data. The interpretation of this cross case analysis is presented in the discussion chapter under the headings of non-metro qualities, land, roles and capacities, policy, and models.

3.3 Summary

Identifying enabling conditions to encourage housing affordability solutions in non-metropolitan areas was completed using the tenants of phenomenology collecting data through a case study method and industry leader interviews. Transcription data was systematically coded and analyzed to identify themes within and across case studies as well as through industry leader data triangulation. The results of this analysis

are presented in the following findings and discussion chapters. I recognize my positionality has influenced the design and execution of this research study.

4 Findings

This section presents the findings as derived from stakeholder interviews. The information is presented under the headings of industry leaders and each of the three case studies with background context provided. For the industry leader key informants, data is further defined under the headings of roles including associated capacities, processes, policies, models, and general reflections. Case study data is presented under the headings of impact, roles including associated capacities, partnerships, processes, policies, and general reflections which encompasses those that are project related as well as differentiators on a more rural versus urban perspective, and general guidance and considerations with regard to housing affordability solutions. A summary for each case study is then provided.

4.1 Industry Leaders

Industry leaders interviewed spanned technical expertise of housing policy analysts, professional planners, developers and builders, non-profit housing providers, and housing consultants. The below summarizes information and insights collected from these professionals. A role description of the interviewed key informants is included in Appendix 4.

4.1.1 Roles

Partnerships and collaboration are what makes housing projects successful. Everyone has a skill that can be leveraged. The following section outlines influential roles identified through the industry leader interviews.

4.1.1.1 Council and Municipal Sector

The role of Council is to represent and serve the entire community, not just one socio-economic group of individuals, which can often be challenging to keep in perspective with the dynamics of small municipalities. The average consumer feels that affordable housing is a government problem “you let it get out of control” (L6). Leading on issues of a community wide scale requires vision, bravery, resources, commitment, and perseverance to execute. Responsiveness, collaboration, and a willingness to reduce barriers is required. Council and municipal staff hold positions that can help to facilitate a cultural shift and break down attitudinal barriers through educational outreach and advocacy, and identifying and enhancing awareness of local need. Clearly defining and communicating the problem will help formulate solutions as they are based on the nature of need (L3).

Public sector technical capacity required to address housing need must also be rebuilt and resourced.

The consolidated municipal service manager is a key spoke in the housing wheel and needs to have clear processes and strong positive relationships with local housing providers, while also enabling new opportunities.

4.1.1.2 Champion

Each community is unique, so local champions are critical. A champion, who recognizes the need, and convenes and engages a cross sectional group of socially motivated partners will help to create a groundswell of interest, enthusiasm, and

persistence to identify opportunities and act. These champions, especially in smaller communities, can come from all walks of life, including those with a personal connection to housing need, a service group, a faith based or mission driven organization, existing non-profits, developers, social investors, or a group of engaged citizens with enough moxie to find solutions. Finding the people that are interested instead of fighting the ones that aren't, is sage advice (L5). Community organizations need to think creatively and consider how they could initiate or enable affordable housing and be brave enough to make decisions in a timely fashion.

A champion builds a group of collaborative committed partners bringing passion and technical expertise to the table. These groups must be opportunistic to identify land, funding opportunities, and financial and operational models, while also bringing resources of enthusiasm and time. It is valuable to draw in those with housing industry knowledge to help navigate the complex system.

It is beneficial to have both a community champion as well as an internal Council or municipal champion, both have the ability to advocate, motivate, enable, and encourage a process of solutions and action.

4.1.1.3 Developer

Builders and developers are in business to be profitable, and can do so in a manner that ensures sustainability, creative thought, and solution generating collaboration. A builder also adds value by filling a community need, creating places for people to call home. The need for housing affects everyone and developers and

builders are a critical and highly skilled partner in construction and problem solving. They too have children, parents, and are in dire need of workforce; they too may be aging and will require support services from sectors having workforce and housing challenges. They are community citizens, some recognizing the significance of their trade to build housing options for all market needs. Their business savvy expertise hones in on efficiencies and technical opportunity. On top of their technical know-how, a developer's ability to borrow money makes them a strong enabler and partner with non-profit organizations to create new affordable housing units. Additional skillsets that help to enable a smoother process to building a diversity of housing include a strong emphasis on proactive, specific, open, and honest communication with municipalities and neighbourhoods, and making an effort to listen with a mutual solution mindset. Building collaborative relationships where everyone benefits, having a business philosophy that provides housing options for those that cannot afford to purchase or are first time home buyers is "satisfying... I mean it can't help but make you feel good"(L8).

4.1.1.4 Community

The public can play a strong role of positive advocacy, acknowledging that our consumer market culture has financialized housing, instead of a transactional commodity it is a social good and foundational to community success. Many citizens may also have opportunities to provide additional housing units within or on their properties.

Reflection through a lens of community needs versus from a solely self-focused place of privilege can be a struggle when much of people's wealth is tied to their home.

“Everybody deserves a place to live” (L2) is a sentiment that must be repeated, and enacted. People with lower incomes are often stigmatized, however they are fellow citizens and often provide services we rely on; “everyone is pretty much one paycheque away [from needing community housing]” (L7). Providing housing diversity, including those through increased density or infilling, provide benefit for the entire community. The impact of unjust objections are substantial to the entire community, including the financial and social cost of project delay or termination, and the perception of an unwelcoming neighbourhood or community. Providing stable accessible housing is much more cost effective than tax funded services downstream. As well local businesses are struggling to find workforce and “it's very real about people moving to spots where they can afford to live” (L6).

4.1.1.5 Housing Operators

To maintain long term affordable housing requires a mission driven partnership and operator. Non-profit Boards or private operators require discipline, governance, and asset management expertise to ensure financial viability. A strategic skills based cross section of competencies should be involved. Often herculean volunteerism sustains small organizations, and skill gaps can go unfulfilled.

The reason people are involved with providing non-profit housing from an organizational perspective, is because they are passionate about the mandate, “nobody would choose to get into community housing to get rich or to have a comfortable job, it’s purely driven by the mission” (L7).

4.1.1.6 Capacities

Capacities for significant roles that prove to enable and facilitate housing affordability solutions were identified by key informants to include:

Table 4-1: Enabling Capacities Identified by Key Informants

Council / Municipal Sector	Developer	Champion	Community	Operator
Collaborative				
Advocate	Communicator	Advocate	Advocate	Asset Management
Brave	Creative	Creative / Innovative	Community Minded	Capacity
Champion	Honest	Dedicated	Compassionate	Creative
Creative	Patient	Driven/Determined/ Persistent	Everyone deserves a place to live	Committed
Educator	Persistent	Enthusiastic	Enabling	Disciplined
Open-minded	Proactive	Facilitator / Convenor	Open-minded	Governance
Responsive	Solutions-oriented	Moxie	Supportive	Mission Driven
Visionary	Transparent	Opportunistic	Understanding	Skills Based
Willing		Passionate		Value Based
		Risk Tolerant		

4.1.2 Processes

Land development is a multi-year process of risk, it is not a short term process. Proactive outreach and responsiveness of all parties will help to ensure collaborative execution and a smoother process. Positive public support also plays a significant role in the cost and timeliness of housing development processes.

Processes can be enabled or restricted based on the vision of Council and municipal staff on how to address needed housing through planning and responsiveness. When Council and policy decisions are made, they should be viewed through the lens of how will this enable or impact our need for housing affordability, and ensure there are measures to offset any negative consequences. Council and staff should encourage, support, and prioritize initiatives that help to address housing need. “Council can only go as far as they want to go” (L6), its easy to talk about it, harder to execute.

Once there is a local groundswell, the next need in the process is land. Land is key. In small communities this could include surplus land or structures, including surplus long term care homes, surplus schools, former motels, churches, municipal lands, or any properties with underutilized capacity. Surplus or underutilized public land that requires a request for proposal process, could be exclusive to non-profit housing providers with a long term focus on affordable housing, or consideration for a demonstration partnership project. Financial models and funding pursuits then follow and require persistence and a range of technical supports to successfully navigate the entire process.

4.1.3 Policies

Key informants identified that the policy framework under which the affordable housing sector has been operating was not intentionally designed or well organized, and does not work well. As governments update and modernize legislation and regulations they need to ensure the next generation does not inherit a similar disjointed mess.

Many policies that impact or enable housing are locally defined. Local frameworks should align with the needs of the community and the vision of Council; if housing affordability is important, barriers should be removed and enabling provisions included, which includes flexibility within policy.

4.1.3.1 Funding

Systemic underfunding now leaves us with dated, old infrastructure that needs money to repair what we have and “demand has also increased so not only do we have to fix what’s there, but we also have to build more” (L7).

Many of the industry leaders interviewed stated that to provide below market rates on housing, there has to be some form of public sector involvement such as funding, incentives, partnerships and collaboration; “there's just no way of getting around it without funding you're simply out at market rate rents” (L8).

Public sector funding for affordable housing is fragmented and multi layered, each program with different requirements and agreements, and necessitating access to many different portfolios at all levels of government. The effort needed to identify and

track opportunities, navigate the expectations, and have an aligned initiative at the ready to apply, requires extensive capacity that many non-profit housing providers do not have as they are overburden and often volunteer driven. Government funding programs also often have tight windows and don't provide funds until after the building has been constructed which poses challenges to many non-profit efforts (L2).

Some federal level funding programs require construction to be 25% better than building code standards, including exceeding greenhouse gas reduction targets (L6); these are important but add to the cost of non-profit builds trying to provide housing for many who are living in substandard conditions or not able to access housing at all.

Historically, long term operating agreements and subsidies were provided by senior levels of government, however since 2001 most of the funding has been up front capital grants with no ongoing subsidy, so there is not the same sort of assurance of long term stock (L3). Preserving existing affordable housing stock is worth significant and focused effort; "we spent 15 years building a portfolio of 600,000 units across this country; it's a lot cheaper to preserve what we have than it is to build new, so we need to make that a priority" (L3).

The senior level government funding which is allocated by local consolidated service managers is often not consistently distributed and a strong relationship or loud community voice is likely to draw more attention and garner some of that funding as there is not enough money for everyone. A creative service manager is key to how the local funding model and the region can lessen discrepancy and disparity. The province

sets the standards, but the power of who gets that money lies with the service manager and this is a subjective decision and relationships can sometimes be difficult instead of being seen as reciprocal and mutually beneficial (L7).

Municipalities could also consider alternative funding opportunities to support affordable housing initiatives, such as the use of levies.

As one non-profit housing provider stated, “for every five homes we build, just with the cost of the HST if that was waived, we could build a sixth home” (L6), and “on single family dwellings for every seven homes we build, if you waive the DCs [development charges], I could build an eighth” (L6).

Public sector support should be tied to levels of affordability into perpetuity not just for 20 years, and should be rolled out proactively and prescriptively.

Lending institutions can also play a role to enable access to housing by extending mortgages to 35 years for first time home buyers as “the reality of paying these back in 25 years suddenly isn't there” (L6).

Charitable fundraising efforts to support non-profit housing projects can be dampened by the sentiment that housing is a government responsibility, and philanthropic choices are often being directed to emergency shelters, food security, food banks, or mental health; however housing is foundation to them all as well as addressing workforce and economic issues (L6). Increased public awareness on the significance of housing implications is needed.

Housing should be viewed as social infrastructure by all levels of government and funded accordingly;

“imagine if their local school or their local hospital was taken away, the community would be in a complete uproar about losing that infrastructure as they see it as integral to their community. And so community housing is similar, if we think of it as infrastructure and part of being central to good city building” (L7).

4.1.3.2 Land Use Planning Policy

The process required to navigate successful land use policy approvals is lengthy, costly, and risky. There is a need to identify and enact opportunities to balance planning priorities and public process with affordability. Provincial policy is in place to support housing efforts, but local prioritization and needed staff capacity is required to align and make locally permissive, as well as to provide a mechanism to incent or enforce these policies. Local policy can be more restrictive than provincial policy, but not less so, which provides an avenue to address a requirement for and refined description of affordability as provincial definitions are still out of reach for many citizens (L1). Land is locally defined, so municipalities must create opportunities to enable its use to meet community needs.

More progressive municipal policy standards and considerations under local Official Plans and Zoning By-laws which would enable increased development of the needed housing supply, increased density, and in turn affordability include the provision of:

- Inclusionary Zoning requiring a certain percentage of affordable housing in new developments;
- Inclusionary versus exclusionary zoning, enabling mixed densities;
- As of Right Zoning which reduces public process risk and extended approval timelines for those projects that conform to zoning requirements;
- Pre Zoning done by the municipality proactively to identify strategic areas to expand zoning permissions versus the current often inconsistent case by case process driven by applicants;
- A reduction in minimum square footage requirements to at least 500 square feet, similar to the floor space of a condo or apartment, to allow for the construction of smaller homes which augments purchase affordability but also reduces monthly utility costs;
- Allowance for smaller lots, reduced setbacks, smaller frontages, and an increased number of storeys; and
- Accessory Dwelling Units and secondary suites offer a quick, easy opportunity to address housing need, without impacting the built form, it just requires permissive local policy; additional units can be created within, attached, or detached to existing structures and they can provide opportunity for an additional income stream to enable home ownership, or provide independent suites to support seniors.

Many of the above policy considerations can encourage private and non-profit partnerships. Incentives to offset the development of submarket rate units should be

provided and tied to levels and duration of affordability; incentives may include waived or deferred fees, property tax rate reductions, increased density allowances / density bonusing, and forgivable loans or grants.

Flexibility on parking space requirements was frequently referenced, especially for infill efforts due to space restrictions, or for purpose built homes where vehicle ownership does not include a significant portion of tenancy. The cost of providing a parking space can range between \$30,000-\$40,000 if it is outside and \$60,000-\$75,000 if it is underground (L1); “at some point what becomes more important, the two parking spaces or rent that somebody can actually pay every month” (L1).

Municipalities can also prioritize and expedite applications tied to housing affordability; time is money to a project, and it is the end user that pays.

Additional considerations raised included the opportunity for municipalities to require secondary suites be included in the construction of new homes.

As we design our neighbourhoods it is important to have mixed developments, instead of the challenges created by historic segregation, we need to build true communities. Developers can also use different construction methods i.e., modular, to help with efficiencies and reduce costs, while also demonstrating that affordable does not have to be ugly.

With any new permissive policy, it is important to create local awareness of such opportunities and encourage engagement.

The process of honest proactive communication with municipalities and neighbours has also demonstrated there is opportunity to increase impact under existing policy frameworks, including infill densification (L8).

Local policy, priority, capacity, and tenacity is needed to exercise expectations of housing affordability.

4.1.4 Models

For all models identified, having land, a local champion (internal and external), collaboration, and a strong financial plan were critical factors to facilitating opportunity.

4.1.4.1 Partnerships

Demonstrated successes have been shown with public, private, and non-profit partnerships.

Private sector business acumen, technical expertise, process knowledge and know how, and access to borrowing capacity and resources make them an important enabler to building inventory. Non-profit organizations often have assets but little cashflow, they have system knowledge and provide access to public funding opportunities, as well they offer expertise managing the ongoing operation of affordable spaces. Non-profit agencies and housing providers are socially driven and committed to serving their mission for the long haul. With density bonusing or inclusionary zoning requirements, non-profit operation of affordable units within a private mixed used development has proven effective (L7). Service organizations supporting community or specific needs may also have available capacity, funding opportunities, or access to

underutilized land. Land acquisition or transfer between non-profit organizations has also proven effective.

Municipalities are primary enablers and can play many roles including convenor, land broker, funder, advocate, and policy navigator and champion. Examples of municipal leadership have been demonstrated by combining affordable housing units into new public sector building construction such as firehalls or health units (L4), libraries, municipal offices. Municipalities have also led with the ability to acquire property and facilitate rezoning for the development affordable housing, including a tiny home neighbourhood (L2).

Community design models provide opportunity to include an affordability component along with a diverse range of housing form and tenure, such as mixed income, co-housing, multigenerational as well as providing an environmentally conscious 15 minute neighbourhood.

Purpose built housing can have a cascading positive impact. This could include the need for workforce housing being addressed by providing downsizing options for over housed seniors, which then frees up homes for young families who are willing to put the effort in to renovate, provide multigenerational living spaces, or include secondary suites to offer additional income, all enabling affordability for the needed workforce.

As indicated by key informants, private public partnerships offer the opportunity to build on everyone's skillsets and mobilize knowledge, however a strong partnership also requires that everyone is willing to contribute.

4.1.4.2 Private Sector

The provision of affordable housing solely through the market driven economy proves challenging. As one leader noted:

“the housing market is designed to make sure you never have enough supply. If you have enough supply then there's no inflation on the price of housing. There's no maximum on profits, so the industry by trying to maximize profits never supplies the entire market, because if they did, it undermines their ability to sell the highest price.... supply is the primary solution, the trouble is the market can't meet the supply requirements, because it doesn't want to inherently” (L5).

In today's market whatever housing developers build, sells, so there is not a strong impetus to build affordable (L6). There is also a shortage of trades people available to meet demand.

Recognizing that “nobody goes to work every day to lose money...if you tell a developer we want you to do this project, and we want you to lose \$100,000, you're not going to get them all knocking down the door” (L1). Negotiation and flexibility to offset affordability allowances, or discussion on charitable donations of time or talent, reduced profit margins in exchange for expedited approval process, or other risk, time, and cost saving measures may prove enabling.

Private citizens have also demonstrated the ability to collaborate to build their own local solutions, including seniors without any available downsizing options selling their existing homes to fund construction of a suitable six unit condo (L3).

4.1.4.3 Non-Profit

The perspective of a non-profit housing provider is to look after the interest of the occupants, they look at housing differently, they view the landscape on how to build the most cost effective homes as the foundation to eliminate poverty versus how to maximize profits; this change in perspective can identify substantial savings and opportunity (L5). Funding models for non-profit housing providers often include (a) independent / self-sufficient with no government funding (i.e., community driven, engaged board and volunteers, local service organizations, faith based, citizen groups), (b) combination of government funding and other sources (i.e., social enterprise, social investment), and (c) reliant on government funding; plus all include the tenant component of rental or mortgage payments (L7).

Non-profit housing organizations are driven to provide affordable supply into perpetuity. Leveraging existing organizations and projects to expand housing unit creation and impact is effective. These organizations have already created a legal entity which opens the door to funding, they likely have a governance structure in place, and may have access to land connected to an existing project. Housing providers have the ability to refinance, to draw equity out of existing projects to launch another, often on the same property. With human capacity, vision, and committed enthusiasm this leveraging ability has been successfully demonstrated on many fronts including through a faith

based facility making property available to construct transitional housing units for victims of domestic violence as well as affordable units for families, and co-ops doing onsite infill intensification to add offerings of one bedroom units (L4).

Innovative thinking can provide unique opportunities. This has been demonstrated by some non-profit housing providers building new market rate buildings which they rent out for a number of years at full price, then transition units into affordable as the building is paid off (L7).

Repurposing structures to provide affordable housing units has also shown success including former motels, schools, and long term care homes. Creative negotiations can be enabling, including one such service organization that negotiated the purchase of a surplus long term care home from the Ministry of Health including a grant for the value of what demolition would have cost, they leveraged this amount to obtain additional government funding and worked with the regional hospital to include a satellite site in the new facility, and eventually also had a bridge built between themselves and the new neighbouring long term care home (L2).

Mixed model developments can provide self-sufficiency and a sustained financial model. Some facilities provide a full range of units spanning deeply affordable to over market rates as well as commercial units, which all cross subsidize to keep the system viable.

Financialization, “if you can’t beat them, join them” (L3). We built a lot of rental housing in the 1960s and 70s, its modest, tired, and affordable (L3). The increased

demand for rental units has highlighted these buildings as underperforming assets versus affordable housing. And we are rapidly losing the supply of these low rental buildings to capital funds or residential real estate investment trusts (REIT).

Renovictions and vacancy decontrol allows rental rates to be raised to market values upon a tenant leaving, creating a valuable income generating asset. If we can enable the non-profits to emulate the behaviour of these REITs we can preserve the stock and affordability (L3). Government programs are not known to be nimble or quick so may be challenged to operate in the private sector real estate space, so alternative enabling funding opportunities for potential acquisitions could be considered through organization such as a Community Foundation, or through the creation of a revolving loan fund that can continue to perpetuate purchases (L3).

Affordable home ownership which enables equity building, can be facilitated through many models including those offered through organizations in Ontario such as Cahdco, Habitat for Humanity, Home Opportunities, Options for Homes, and Trillium Housing. Each provides a financial model that is self-perpetuating and may include assisted or shared ownership, shared equity, rent to own etc. Models are all designed to reduce costs, often using increased densities, while maximizing ability to leverage. Some have mechanisms in place to ensure long term affordability, which may include resale controls using conditions on title or mortgage conditions such as first right of refusal or calculations for sale price.

Other avenues for affordable housing support include private social equity investment or community bonds, philanthropic organizations, community land trusts, or

agencies focused on funding affordable housing initiatives such as HPC Housing Investment Corporation (HIC).

Stable tenure can also be provided through life lease models where the right to occupy is purchased.

Opportunities to address Not In My Backyard (NIMBY) opposition include giving priority access for tenancy or ownership to adult children of neighbouring property owners, thereby becoming an asset to the community not a perceived detriment (L5), as well as providing educational outreach and ongoing communication. As one leader also noted, “if it's not yours it's going to be in someone else's so let's just take that off the table and councillors need that backbone to say this is important, we are not going to let any resident in our community live on the streets if we've got a solution” (L6).

Housing allowances are also a consideration; as one leader noted that the majority of those in core housing need don't have a problem with adequacy or suitability, it's an affordability problem, that we don't actually need to go and build a bunch of new housings we need to give them a housing allowance so they can afford the house they're already in, but massive bureaucracies are hard to change (L3).

Creating a supportive public culture of a non-profit housing ecosystem, with the ability to build and retain skillsets and maintain capacity to develop with sustained levels of unilateral provincial funding would prove enabling (L3); as has been demonstrated in British Columbia a single publicly funded corporation responsible for affordable housing would enable innovation and rapid execution (L7). The culture and stigma of affordable

housing in Canada is not seen in Europe where community housing is woven into the urban fabric (L7).

4.1.5 General Reflections

Stable and affordable housing is a structural pillar needed to address social and economic community challenges and to enable opportunities for growth.

As one leader noted, the housing situation is a “wicked problem and we’re getting further behind every year” (L3) but we can’t go back “you can’t get the toothpaste back in the tube” (L3). It’s time to act, we don’t need more conversations and plans, we need to step away from the analysis by paralysis position we seem to be in and begin executing solutions (L6).

Reflections regarding a more rural versus urban perspective highlighted that non-metro municipalities have the ability to be more nimble and responsive if they so choose, and there are fewer competing interests to balance. The extent of need is also lower than in urban centres both in terms of absolute numbers and percentage of the population (L3), however the scale of needed projects is smaller so it may feel less overwhelming and provide opportunity to make a tangible difference. The nature of housing need is different in smaller areas, including over housed seniors. The strong sense of community in more rural areas builds important social networks, leading to a desire not to have to move away just to find suitable housing options; this opens the door for creative local solutions as programmatic ones are often not available (L3). Historic lower housing and rental rates in smaller communities is now being put under

pressure by outward migration of urban dwellers. Non-metro municipalities often lack capacity and resources, leading to reactionary versus proactive conditions, or a constrained ability to implement enabling policy or models designed on a larger scale. Land use policy is often more restrictive in less densely populated areas and intensification is often discouraged or opposed as there is an inclination that people move or live in smaller communities because they enjoy the space, forgetting that housing is a human right. Fear of change creates barriers to affordability. As noted by key informants, this provides non-metro municipalities an opportunity to proactively zone areas for higher density, cutting years off the delivery of affordability solutions.

4.2 Case Study 1: Listowel - Perth Meadows Development

4.2.1 Background

Perth Meadows is a phased development initially designed to provide a local continuum of quality housing options and support services for seniors. The development is located in Listowel, Ontario which is in southern Ontario in the Municipality of North Perth which is the northernmost of the four member municipalities in Perth County. The population of North Perth in 2016 was 13,130 and covers a primarily agricultural geographic area of 493 square kilometres, leading to a population density of 26.6 people per square kilometre (Statistics Canada, 2016a). Listowel is the largest centre in North Perth with a 2016 population of 7,530 (Statistics Canada, 2016b) and has experienced substantial recent growth, becoming an urban centre and regional hub for business and services, claiming to be Perth County's fastest growing community (Municipality of North Perth, 2022a). Historically North Perth was dominated by single

family home ownership but in recent years has successfully encouraged and enabled densification and diversity of housing tenure and stock (CS1b). A map identifying the community location is included in Appendix 3.

The Perth Meadows project began in 1999 as a community driven initiative to serve the unfulfilled need of quality housing options for seniors in North Perth across the continuum of care spectrum. Although the project did not unfold in the originally planned sequence, it became a four phase process developing independent living townhouses, a three storey apartment building, assisted living units, and as of yet to come to fruition, a long term care facility.

Over the initial two phases of the campus development which had been constructed by 2008, life lease adult living has been provided through 18 two bedroom townhouses, and one and two bedroom suites in a 36 unit apartment facility. In 2019, 1.5 acres of the remaining land was sold for a private sector development of 85 assisted living units, which opened in 2021. The initially proposed long-term care facility has yet to come to fruition, but the Municipality maintains ownership over the remaining vacant campus land with the intention to continually evaluate opportunities to complete the final phase and fill the need.

The road to success was not smooth.

The original group of passionate and knowledgeable citizens came together under the initiating energy of three champions including a regional community developer, the local deputy mayor, and a community leader with accounting expertise.

People were engaged in the capacity of an advisory committee, which is a “less threatening way to get volunteers” (CS1d), with an aligned approach that “we are interested and believe there is an opportunity” (CS1d). The need was identified, asks were extended, and a natural network of motivated and committed members evolved with a common goal to address the recognized need for a continuum of seniors and mature adult housing options in North Perth; the shortage of long-term care beds was the instigator. The desire to be able to keep their seniors local was a strong motivator.

One of the champions of the group was aware of underutilized long term care bed capacity in a neighbouring small community and collaboratively proposed the development of a seniors campus design in Listowel, drawing in the excess long term care beds as the anchor as it would provide 24 hour operational capacity and an administrative base, in turn providing a solid foundation from which to expand a synergistic continuum and housing paradigm (CS1d). This had been demonstrated elsewhere as a successful strategy for small communities to enable the broad spectrum of needed offerings on a smaller but sustainable scale (CS1d).

The motivated group had membership from local municipalities and political leaders, health care, hospital, long-term care, accounting, seniors, business, and investment. They built a shared vision creating a plan to develop a seniors complex which would eventually provide a range of local housing options from long term care through to independent living, while serving the diverse economic spectrum of this sector of the population. The level of expertise afforded by this group of stakeholders was deep, and included first-hand experience of one of the champions. To inspire the

vision, and to build enthusiasm and cohesion of the group as well as to expand the understanding and awareness of possibilities, the champions coordinated bus trips to tour other similar examples and communities. They had done their research citing other similar successful examples, as well as demonstrating a full understanding of the concept and financial needs of their vision. In 2000, the most motivated and committed committee members formed a not-for-profit corporation called Perth Adult Life Care Residences (PALCR), also known colloquially as Perth Meadows. The intent of the corporation was “to establish, operate and maintain residential accommodation, associated amenities, support and care service for mature adults” (Hale, 2019).

They invited and welcomed the technical expertise and guidance of an external seasoned consultant to help lead them through the details and planning process. Drawing on the mantra that “they don’t have any money, but they have the capacity to get money” (CS1d), powerfully motivated, encouraged, and inspired this group “who had nothing, achieve something” (CS1d).

After much planning effort, the Perth Meadows Board successfully presented a proposal requesting that the Municipality of North Perth purchase 11.46 acres of privately owned land for the campus development, and that the Municipality then hold the mortgage for PALCR. Council agreed and facilitated the purchase and subsequent sale of 4.19 acres to PALCR to enable the first two phases of development which included a life lease model for 18 townhomes and an apartment style building. The agreement of sale included a future option for PALCR to purchase the remaining 7.27 acres that the Municipality had also secured. The County of Perth had also agreed to

pay the Municipality of North Perth a portion of the interest on the mortgage for PALCR. (Hale, 2019). Once the Municipality purchased the campus land, they ensured the entire property was zoned with a focus for seniors development, this not only enabled the initial phases but those looking forward, and it ensured the neighbours were well aware of the intention of the land (CS1b).

The order of construction was not as originally intended as the organization that was to facilitate the long term care capacity was not in a position to extend themselves when Perth Meadows was ready to put shovels in the ground. This was a significant change from the initial business plan but community need and enthusiasm was motivating enough to continue with revised phasing.

The cost of construction was financed through a forward thinking model of soliciting local citizens to invest in what would now be termed a community bond, as well as using revenue from presales of the equity life lease model. When half of the townhouses had been presold, close to a million dollars in community social financing raised, and with the vested interest of the Municipality, the Board felt confident to begin construction. These homes met an unfulfilled need and were well received selling “fairly quickly” (CS1b), including one by a local senior elected official who was an initial champion. Owners of the townhomes purchase the home and right to occupy the land, they also pay a monthly fee which covers maintenance of the common property. The owner is also responsible for any resale minus 5% which goes to the Municipality on any change of ownership (CS1c). With permission, the Municipality does maintain and share a list of those interested in buying the townhomes (CS1c). The affordable initial

purchase has become market driven on subsequent sales. These townhomes provided a sense of community and owners have access to the social room in the neighbouring apartment building (CS1c). The townhouses began to create an inventory and fill a void for low maintenance seniors focused housing offering a social sense of community without having to lose independence (CS1c).

A life lease model afforded the opportunity to offer up front financial capacity to enable development, but did not have a foothold on long term affordability.

The apartment building was next to be designed and developed, under a similar life lease model. However, the concept of an apartment style life lease was not familiar to the community which caused hesitancy, as well as being confronted with the economic recession, a transition in leadership of the board, and a weak sales approach, all leading to slow presales. In mid 2008, struggling to secure financing for the apartment construction, the Perth Meadows Board approached the Municipality who reluctantly agreed to secure the development with a commitment to purchase up to ten life leases if they did not sell, as well PALCR had acquired federal funding under a 20 year agreement to include four affordable units in the building (Hale, 2019). With this safety net, and a 'build it and they will come' mentality, the 36 unit structure was constructed without full financial security but much anticipated hope based on the success of the townhomes. However, by 2010 PALCR was starting to struggle financially as the building was not fully occupied. Their business model was tight, requiring full tenancy. Again the Municipality was put in a position to ensure the needed housing project, and their investment, did not fail and had long term stability. In 2011,

after much local negotiation and restructured financing through Infrastructure Ontario, the Municipality purchased all PALCR's assets at a net cost, and took over long term administration and operations of the not-for-profit corporation. By putting a concerted effort into marketing and the ensuing positive community word of mouth promotion, the Municipality was able to fill all units and manage the debt to a point where it is now sustainable.

Considerations to sell the entire complex were complicated by the life lease model, adding little value to a potential purchaser; this was not designed to be a windfall for the Municipality but a net zero transaction and service. With the prompting of community need or an imposed fortitude, Council continued on to enable the vision in spite of local controversy.

Initiation of the assisted living development was facilitated through a land trade in 2018 where 1.5 acres of the remaining vacant complex land was exchanged with a developer for another local parcel which they had struggled to obtain the planning allowances needed to enable the proposed supportive seniors living (CS1b). The Municipality then sold the exchanged land and the net gain of \$528,000 was attributed toward the accumulated PALCR deficit, helping to secure the intended self-sustaining model (Hale, 2019). This new private supportive housing development is also working in collaboration with Perth Meadows residents to provide an option of having meals in their facility's dining space if desired; this may help to extend resident's ability to live independently, or give those that need additional care an option to transition within the same community (CS1c).

An affordability lens is used with apartment resales, which are facilitated through the Municipality, by maintaining 2008 rates, as well as maintaining the original four funded affordable units mixed throughout the building. Owners are ensured that the original capital investment minus 5% is returned to either the owner or estate within 30 days of land lease termination. The life lease model provides long term housing stability and financial security, but requires purchasers to have up front capital to invest.

In the life lease model of Perth Meadows, monthly fees pay for operating and maintenance expenses, while the 5% transfer fee has helped to build an asset management reserve.

The progression of this development was not without struggles, but no one wanted the initiative to fail. The community and elected officials were divided on the use of public money for a housing development, however communication was clear that no taxpayer dollars were being put into the project, and that the model was viable (CS1b). The financial struggles of PALCR through an economic downturn, minimal exposure, understanding and comfort of the community with a life lease model, and slow presales all fed the tension regarding the use of public money. However, today, the local government is confidently able to promote the Perth Meadows Adult Lifestyle Campus as a “financially self-supporting adult living facility operated by the Municipality of North Perth” (Municipality of North Perth, 2022b), and has been referenced as being in many ways “a visionary project and we were years ahead of our time” (Smith, 2019), “cutting edge for a community our size” (CS1b).

4.2.2 Stakeholder Interviews

4.2.2.1 Impact

This project offered housing succession for seniors, enabling them the opportunity to downsize and age without having to leave their community as is often the case in small municipalities. As one stakeholder noted that “it’s opened the eyes to the general public about the fact that there are other options...that you can have a community situation that still provides you with your own privacy and independence” (CS1c).

The initial group of cross sectional community leaders, excited to collaborate and driven to meet a community need had participation from the hospital and healthcare sector which solidified the recognized connection between a lack of seniors housing and rural hospitals, and the affordability and sustainability of the model (CS1b).

Having subsidized affordable units mixed in with the apartment suite life leases “is a very human and positive thing” (CS1c), and a level of affordability is provided by controlled resale of the life lease apartments.

Even with divided acceptance throughout the development phase of a project that would not likely have been championed by choice by the Municipality, through to the transition of a now stable, self-supporting housing entity, the provision of needed housing for seniors is viewed as a positive and has blended into the community.

4.2.2.2 Roles

The importance of diverse skillsets including both starters and finishers was highlighted, but as one stakeholder noted “never send a finisher to do the starters job because nothing will happen and don't leave a starter to do a finishes job because it'll blow up” (CS1d). You need the community, the creative risk takers to build the vision and get the ball rolling, and you need the administrative body to manage and sustain the operation. Governments are not built for risk, they must operate within the bounds of public policy and accountability, they offer a strong administrative base but can doom entrepreneurial spirit with bureaucracy (CS1d). The Perth Meadows project was reliant on the contribution of all parties.

Key roles as identified by stakeholders included an initiator, who as a passionate “dreamer and schemer...stubbornly determined to help provide housing choice” (CS1d) engaged a committee to solve the local need. Passionate champions identified, connected, and convened motivated people around a common vision, and offered help to stickhandle the local political and municipal realm; and a cross sectional team of energized community leaders willing to invest their time and expertise formed a Board committed to enacting solutions. Technical expertise was also drawn in to shepherd and guide.

Not only did it take strong starters, but a Municipality with staff and elected officials willing to stretch and enable through all stages of a winding road to success while also maintaining the fortitude to see a community driven vision through. Land purchase and preservation, campus wide zoning and servicing, effective financing,

operation, and private sector collaboration, has and will no doubt continue to enable the final stages of providing local options for seniors to age in their own community.

“Council took the leap of faith that they were going to continue this dream of a continuum of care, campus style in our community” (CS1b). Whether they were visionary by imposition or accident, or with willingness and foresight, the outcome was impactful and the municipal staff and Council deserve great credit.

4.2.2.3 Capacities

Capacities of those in leading roles that proved to enable and facilitate the vision and development of Perth Meadows were identified by stakeholders to include:

Table 4-2: Enabling Capacities Identified by Case Study 1 Stakeholders

Brave	Facilitator	Passionate
Collaboration	Flexible	Persistent
Commitment	Fortitude	Problem Solver
Communication	Initiative	Risk Tolerance
Community Connection	Inspiring	Stamina
Creative	Level-headed	Visionary
Driven	Listen	Willing
Technical Expertise (financial, land development, marketing and communications, housing operations)		

4.2.2.4 Partnerships

The community and municipality brought this project to fruition.

Successful partnerships work best when strengths are recognized and embraced. The role of government as an enabler, supporter, encourager, while also providing some type of safety net helps to facilitate focused community action (CS1d). Government is bound by processes and accountability protocols, and they must ensure rules and regulations are followed, while community propelled initiative offers the flexibility, progressive vision, relationships, and passionate drive under a less restrictive framework; governments can't do what community can, but everyone needs to co-mingle (CS1d).

With Perth Meadows, the Municipality was more than just an idle by-stander or safety net, they enabled and contributed with a vested interest.

On all accounts, relationships and attitudes are key, find those that want to and are able to contribute and collaborate.

4.2.2.5 Processes

The business planning stage of a community driven initiative can be viewed through many lenses, and as 'starters' the Board had demonstrated ample expertise and research, however from a 'finishers' perspective a more precise business plan accounting for not just best case, but worse case scenarios and transitions in between may have proven more preparatory (CS1c). Balanced financial processes were reliant on presales that did not transpire in the anticipated timeframe for the apartment

complex leading to several years of underperformance. Designing a closed loop economic model that draws in cash flow to enable development and an engine to leverage the next phase, while also maintaining long term housing affordability is something that should be enacted wherever possible (CS1a).

Communication and outreach are critical component throughout all processes. Initial more broad local discussions may have preempted some of the negative perspectives (CS1c), as well as continual outreach and education on the proposed new housing model. At the time, small communities had very little familiarity with condominiums and “life leases are a step beyond that” (CS1d) proving a huge learning curve for citizens, which lead to initial underperformance of the development.

As one stakeholder noted, had they been able to construct the long term care facility first, much of the struggles and tensions may have been tempered (CS1d).

The processes of securing, zoning and servicing, and preserving the entire complex land and associated financing, required brave Municipal leadership with citizen vision.

4.2.2.6 Policies

Under existing policy framework, the Municipality’s ability to absorb a non-profit housing operation, not requiring it be viewed as a revenue stream but as an additional needed community service proved enabling to sustained operations. Governments should prioritize the responsibility and need for housing similar to that of other infrastructure services (CS1a).

It was suggested that the easiest and least cost actions for governments to enable housing are at a policy level (CS1a). Timely alignment of enabling policy, such as national housing strategies, provincial planning policy, building code, and local and upper tier policy is needed; if local and upper tier policy or the building code does not permit alternative housing units, zoning, or designations the inconsistency creates barriers (CS1a).

Based on the experience of the advisory committee, insights gained from the champions, and other example communities, it was highlighted that public funding programs that enabled other similar project successes no longer existed; government funding programs are not consistent or sustained so often success stories cannot be directly emulated (CS1d). A mixed financial model enables the paradigm of continuum in smaller communities (CS1d). Creativity is needed, instead of just waiting for a government funding program to fit the need and then you end up with “funding winners or losers, mostly losers” (CS1d).

Community bonds or social financing provides an effective vehicle for people to invest their money locally (CS1b).

As the community continues to have conversations about housing need they have recognized that this life lease model does not work for new first time homebuyers due to the initial capital outlay and the reluctance of traditional financial institutions to mortgage life leases, however the model is well suited for seniors and enables them to move out of oversized homes freeing up home ownership opportunity for others (CS1b).

4.2.2.7 General Reflections

Housing need is a federal, provincial, and regional problem that requires local solutions (CS1b).

Municipal Councils need to make housing affordability a top strategic priority with more than “thoughts and prayers” (CS1a), but progressive action, willingness to enable and invest, and a sense of responsibility for housing similar to that of other infrastructure; government needs to play a role in making good things happen, leveraging assets, and protecting and facilitating our future (CS1a). Local governments must embrace strategic long term thinking “if we can't afford to have people live here and work in the service jobs that will take care of us just from a healthcare perspective in 15 years, we have a problem on our hands” (CS1a). Politicians must feel responsible to enable not create barriers. Private developers are in business to make a profit, the capitalist model fails affordable housing, it will take public intervention to make progress on the needed access to housing.

Start wherever the community is motivated, be ready and willing to push the envelope and work in the edges. To create community action, you must engage, listen, and network; everyone knows someone who knows something that can help.

You can do all the planning you want, but with a firm goal in mind you just need to get started and course correct along the way; “the best way to start a project is to just start” (CS1d). As one stakeholder likened the approach to maximize community impact and organize community initiatives to that of a potluck, set the date and objective and

extend the invite; people will be happy to attend the gathering and bring what they can whether that be expertise, networks, resources, or enthusiasm, just ask (CS1d). “Just big potluck suppers” (CS1d).

Identify a driven community champion, articulate the need, rally a group of passionate citizens to collaborate and create a vision built on local enthusiasm. Identify, connect, and activate interested and motivated groups to create opportunities. “The wisdom of community will always exceed the knowledge of experts” (CS1d).

Community dynamics are unique with natural networks and alliances, so exact replications are not plausible, when referencing guidance received early in their career one stakeholder noted “it all depends on where you are, who’s around you, and what else is going on at the time” (CS1d); you need the local people to nurture it.

Communities know what they need, they just need encouragement to coordinate, connect relationships and networks, and build confidence and trust; government can’t touch this, that’s why they need community (CS1d). Local matters.

Local citizens know their communities best and that is why local volunteers are required to enable project success, however volunteer initiatives are most sustainable with a transition to paid support providing additional capacity and an administrative base to maintain the project or leverage another, while also enabling the ambitious volunteers to move on to the next need, balance their many priorities, or allow worn out or often aging volunteers to take a break (CS1d). The choice to leverage Perth Meadows, or try other pilot models would require additional municipal staff capacity (CS1c).

Be brave and intentional to take the risk and opportunities to include affordability early in the process and be clear about it to avoid NIMBYism; “just because people have low income doesn’t mean they’re bad people” (CS1d).

Reflections regarding a more rural versus urban context included the difference in economies of scale and a smaller population tax base, which requires different thinking to make a model viable in a smaller community. The need is there but not the numbers to provide full support services on their own; a mixed financial model enables the paradigm of continuum in smaller communities.

Small communities struggle to provide significant interest for scalable development by some of the existing larger non-profit housing models (CS1b). People in non-metro areas are also known to be conservative, “we’re just a little hesitate...we don’t like change” (CS1b), so some of the housing models and concepts used in cities are unfamiliar and struggle to draw appeal. Having a well-designed marketing and communication strategy when trying to introduce a new concept in a small community rather than relying solely on word of mouth, may prove enabling (CS1b). In small agricultural communities, there is often a perspective where everyone should work hard, be self-sufficient and able to take care of themselves, leading to an additional cultural layer when trying to enact change to address housing affordability, including for those working a full time position at one of the local industries or services who still cannot afford a home in today’s market.

Small communities are skeptical of ‘outsiders’ coming into their towns so it works best if you have a local trusted leader with their respected networks championing a community initiative. Relationships in smaller communities are deep with strong bonds that when tapped into can make a substantial impact. In small communities, often it feels as if everyone knows everyone which can be challenging when trying to include funded affordable units interspersed with purchased suites; however the mixed model provides equal footing recognizing that everyone is a citizen of the same community and everyone deserves a place to live (CS1c).

North Perth has constructed more than double the number of units that growth projections identified were needed, however there is still a gap with providing the level of attainable housing for the type of jobs available in the community, leading to workforce shortages (CS1b); this is common in small communities. The capacity of small municipalities is often stretched, especially while facilitating a huge growth phase like that in North Perth. Staff resources have historically not been equipped to be in the housing businesses, and if that is an area to extend into with long term operations or innovative impact, additional staff with related expertise should be added to the team (CS1c). Federal and provincial programs often require inordinately complex proposals with absurd timelines, again that small municipalities do not have the staffing or capacity to meet (CS1a).

In small communities there is an inherent political sensitivity around protecting farmland, leading to the need for increased density from a policy perspective to meet

housing demands. However even current day densities have not provided affordability (CS1a) so innovation, alternatives, and change must be encouraged.

If you can make it work in a small community it will work anywhere (CS1d).

Additional considerations to address housing affordability in non-metro communities were identified by stakeholders and included:

- Municipally enabled initiatives in North Perth have included a 25% discount on development charges for the creation of housing units less than 1,000 square feet, enacting permissive zoning for accessory dwelling units, encouraging upper tier support and considerations for inclusionary zoning, demonstrated tangible outcomes for working with developers to encourage higher density and diversity in tenure; Council support of infill densification; flexibility with increased building heights (although not policy defined); consideration for trials of higher impact sustainable attainable and equity building models on existing municipal lands (CS1b);
- Local governments must be brave enough to experiment, enable alternatives, create opportunity for innovative entrepreneurial action, and build progressive community vision to enact change i.e. use of municipal lands for innovative pilot projects tied to housing affordability, tiny homes, cohousing, multigenerational housing, leverage municipal credit rating and borrowing power to facilitate change by underwriting or guaranteeing projects, municipally lead developments, repurpose municipal structures, covenant of sale provisions, proactively

purchase existing local affordable housing units to protect the current housing stock; connect interested parties through informal channels, request expressions of interest (CS1a);

- Alternative mortgage financing to enable equity building through affordable home ownership i.e., property owner to hold the mortgage for the purchaser, private long term contractual agreements, rent to own, down payment supports;
- Mixed private market and non-profit affordable units within the same structure, early in the process and be clear with communications;
- Social investment/community bonds – a vehicle for citizens to invest locally, making a difference by financing social initiatives while still receiving financial returns, in turn enabling local impact while also maintaining a financial income;
- Government mortgage supplements for those that qualify, similar to rent supplements;
- Non-profit efforts less on new builds but more on existing homes, repurpose/renovate will speed up process and reduce concerns of NIMBY;
- Existing built structures offer the greatest short-term opportunity - increase opportunity awareness with a targeted educational and marketing campaign, ensure enabling policy, and encourage social acceptance for the creation of accessory dwelling units, secondary suites, tiny homes, strata ownership etc.;
- Scalable models to perpetually sustain the affordability of housing stock beyond the first purchase, such as an elevated version of some of the Habitat for Humanity programs;

- Private developer land banks – enact policy to restrict non action extensions;
- Strata Act – develop a provincial act similar to British Columbia and Quebec that enables vertical division of property title in an existing structure with as few as two people i.e., provides opportunities such as an adult child investing in the creation of an upstairs apartment within their parent’s home with an agreement of ownership and equity increase (CS1a);
- Infill – enable increased density through existing structures up, back, or within, such as the Multi-Tach model (<https://www.multitach.com/>) (CS1a); and
- Personalize the issue – an accepting attitude, take action on a micro level in your own home or on your property, recognize that when you become a senior and need supports the workforce to offer that may not be available if we haven’t addressed the housing problem (CS1a).

4.2.3 Summary

The Perth Meadows project highlighted the importance of a community champion bringing perseverance and enthusiasm to build and enable a team of passionate local activators with a common vision. A government that acts as an enabler, facilitator, and safety net, willing to provide long term sustainability, and engaging with vested interest. Municipal action led by community vision.

As North Perth’s Chief Administration Officer was cited, you just have to accept that “sometimes being the first comes with a few bumps along the road” (Burrowes,2020).

4.3 Case Study 2: Goderich - Maple Tree Community Housing

4.3.1 Background

Maple Tree Community Housing Corporation was a community driven initiative culminating in the creation of twelve affordable dwelling units, consisting of four 3-bedroom apartments, two 2-bedroom apartments, and six 1-bedroom apartments, in a repurposed retirement home in the Town of Goderich, Ontario.

Goderich is located in southern Ontario on the shoreline of Lake Huron in the northern half of Huron County. The population of the Town has been relatively consistent with 7,626 residents in 2016, an increasing median age of 51 and median household income of \$60,103 which is lower than the national median (Goderich, 2021). Goderich claims to be Canada's prettiest town, recognized for the historic downtown, beaches, and sunsets. The economy is supported through a diverse business sector spanning the active Port of Goderich, the world's largest underground salt mine (Compass Minerals), manufacturing, tourism, retail, and healthcare. The surrounding landscape of Huron County is rich in agricultural resources, with Goderich being the largest population centre of the nine municipalities within the County. A map identifying the community location is included in Appendix 3.

The need for affordable housing in Huron County was identified in 2006 through a Community Matters initiative facilitated by the Huron United Way with funding from the Ontario Trillium Foundation and support from the Huron County planning department and Community Futures Development Corporation. The intention of these community conversations was to identify needs and priorities based on feedback from local

stakeholders. Housing rose to the top. Specifically in Goderich which is a commercial and tourist hub providing employment opportunities, but lacking the needed housing. In a rural area, proximity is important “it's no use to people to have affordable housing 20 minutes away if there's not public transit that would support people getting to and from a job” (CS2d). From these conversations, a committee of community leaders was formed, people of action that were willing to dive deeper into making a difference to address the need for safe affordable housing. This collective included a community champion who help to engage membership and support, two faith groups, the United Way, and a municipal planning representative. To ensure initiatives were not seen to be strictly faith based, it was important that non-denominational community members also held seats at the table.

This newly formed committee held technical expertise and combined knowledge spanning many needed capacities. Inclusion of the not for profit and faith communities also opened the door for funding opportunities as well as expanded capacity. As stakeholders noted, the value of having a group provided enhanced stability, continuity, depth, talent, skills, and resources. However none had ever been in a position to work collectively to address housing affordability.

A property search ensued to identify an appropriate and available parcel that could facilitate the creation of new affordable rental housing units. With the expertise of the committee champion, a well located walkable and available property that would serve all ages was located; as the stakeholder noted, in more rural areas without public transit there is a strong significance to the need for “location, location, location” of an

affordable housing property (CS2b). A derelict and abandoned former seniors retirement home located north of the downtown core, and just off of the main north south road that transects the Town, offered great potential. The committee champion and a committee colleague began negotiations with the owners to purchase the property, personally securing a deposit and signing the initial contract. In 2007, the Maple Tree Community Housing Corporation was created as a charitable “community-based, Faith-community lead, not-for-profit corporation existing with the express purpose to participate in the development, ownership, maintenance and management of affordable housing in Goderich, and to help people of Huron County in need of an affordable home to enjoy a better quality of life” (Maple Tree Community Housing Corporation, 2021a). This was enabled by the willingness of the two initial faith community stakeholders to be the lead proponents of the initiative.

Based on a call for proposals, the newly formed Maple Tree Board submitted a funding application to a joint federal and provincial housing program that was administered locally through the County social services department; however, the Maple Tree project was initially declined due to the non-profit approach (CS2b). This economic model however was the premise to enable affordability, so with resolve the Board continued to push and make steady progress. It was clear the Board “had human capital, but no financial capital” (CS2b). However, the County later reapproached the Board to see if interest remained, “the County was now willing to dance with us” (CS2b). The property purchase closing was also bumpy in that the owner had signed a binding contract of sale with the Board for a price below what was

owing on the property, again leading to extended timelines, and feelings of angst from the County as the funding contract administrator. During these schedule delays, the building continued to deteriorate, trade and supply costs rose, and on what was thought a positive note, the joint government funding program had increased; unfortunately, the Maple Tree project ended up being initially approved under the lesser former program and there was no option given for flexibility to requalify for the increase. Despite the hurdles, a successful sale eventually transpired.

Over the next five years, much coordination, communication, and outreach occurred as the group navigated land use planning and development approval processes, finally culminating in construction. Recognizing affordable housing developments are often prime for attracting NIMBY opposition, neighbourhood feedback received was successfully moderated through the planning process, information sessions, and the multidisciplinary leadership team, and concerns of unwanted tenants or having a facility worse than the existing deserted one were proven unfounded. The Board brought a combination of applied common sense, functional operating strengths, and a caring heart for the project. With “the lack of assured funding [at the time] Board members were able to serve as sort of a general manager for the construction and carefully manage each process” (CS2b).

Working with the originally hired architect to ensure a welcoming feeling of home and community, created conflict and highlighted incompatible visions leading to eventual replacement of the designer with one who inspired confidence and communication among the team (CS2b). In the end, the facility was renovated within

the existing footprint of the former seniors home to create self-contained units, with a decision to make access through an internal hallway versus externally to help create a sense of safety and connection (CS2a, CS2b). The building lent to different sized units which also helped to encourage a mix of tenancies (CS2d). The large, beautiful curving wooden internal staircase was also maintained which “creates this amazing feeling when you're in the building, of not being poor but living in a special place” (CS2a). However, the process was anything but smooth sailing.

During the renovation, the Board recognized that to finish the project they would need more financial backing than the original joint public funding. The historic building was constructed in three stages leading to new findings as the project unfolded, and misevaluations of the original architect. The renovation project had been managed by the volunteer board, of which the champion had extensive private sector expertise; all money went directly to pay for project execution expenses, none toward project coordination or the Board (CS2b). The Board approached their Member of Provincial Parliament, who was recognized as a local community minded “full hearted person” (CS2b) and an informed local influencer who granted the Board time to present their story; “she couldn't have been more gracious, more kind, and she listened” (CS2b) and then found the funds needed to have this important project completed. She came through, and the money was transferred through the County as the administrator, who was none too thrilled about the project progression. The County attempted to impose taking over the entire project, however the Maple Tree Board felt that they held a much closer connection at a community level and would be better suited than a government

body to manage the housing units post construction. The Board felt as though they were being cornered to “surrender” (CS2b) now that much of the hard work had been completed and the finances were available; but armed with the passion to create needed affordable housing within a caring community, and their knowledge that there had not been any mismanagement and no blame should be assigned, they continued to push forward. This eventually led to challenging negotiations, but a compromise was reached with a revised agreement for the County to manage the completion of the renovation, and the Board to maintain property ownership and responsibility for ongoing housing operations. Other accounting hurdles also came along the way as renovations were managed by the County however the commitment of the volunteer board, securing of the additional funding, and the change in perspective and approach of the public sector partners, led to the eventual success of Maple Tree Community Housing (CS2b).

In 2011, Goderich was hit with an F3 tornado which caused substantial damage in the community. The Board did not feel it was an appropriate time to launch any type of fundraising campaign for Maple Tree, however over the duration of the project development many in kind contributions were received including playground equipment, office equipment, and much ongoing human capital and benevolence.

Tenants were eventually welcomed into the new facility in 2012. Most units were filled within months, however the larger spaces did take a little longer to fill due to circumstances of those that were often in need of the larger units (CS2a). With the premise to work on a cost recovery model, and to create a community not increased isolation, the home was designed to facilitate interaction and act as transitional housing

for those moving from geared to income to market rate dwellings; tenants are required to have the ability to pay the set rental fees without additional subsidy. No timelines are put on tenancy duration and the application process is facilitated through a committee that draws on applicant criteria of need, merit, and responsibility (Maple Tree Community Housing Corporation, 2021b).

Once operational, the Board has been effective at maintaining a balanced budget without any ongoing public sector financial support, they have also built a reserve fund, and have created a benevolent fund called Maple Tree Plus that is available to support the tenant community and any specific identified individual needs (such as an annual winter utility stipend, an educational bursary program, or funding for counselling, physical supports, etc.). They also continue to evaluate and upgrade, including recently proposed storage units for the tenants. Since inception, rental rates have not increased more than the provincially regulated annual levels and in 2021 were at rates “much less than 80% of the market rate” (CS2c) as the need is to only cover expenses.

The Maple Tree Community Housing Corporation Board were active volunteers in the facility development, tenant selection and support, operation, and maintenance. They are self-sustaining and have successfully provided twelve well maintained dwelling units at affordable rental rates for those working to achieve market rate housing. Compassion and a sense of community has helped to provide people a home.

4.3.2 Stakeholder Interviews

4.3.2.1 Impact

In a small community, twelve affordable homes can make a huge difference. And to just one early tenant, having a stable home allowed him access to see his son again, offering back some sense of self-worth (CS2b). The project brought light to the ability to bring humanity back to housing; housing not just as a resource to make money from but a resource to invest in people and create social capital (CS2a).

The Maple Tree initiative provided new housing options for the community and served citizens in need, but it also created a rally for action and an opportunity for grassroots community initiative and engagement.

The project brought together a disparate group of caring community volunteers willing to share their time and expertise, driven to make a difference, and offered an opportunity for people to participate and demonstrate with tangible action that the community cared (CS2b). “A lot of people were able to participate in helping their fellow human being, and that is a plus in any society if it brings out the goodness in people, and it did” (CS2b). Compassion was a powerful driver as “it could have been me except for the lottery of birth...if you start off with a head start, maybe you’re in a position to help those that aren’t and maybe you should leave things a little better than you found them, that’s me, so that’s why I hung in for 10 years with Maple Tree” (CS2b). There is a philosophy at Maple Tree Community Housing Corporation that “when we hear of individual needs, we assist” (CS2c), a premise to care for the community; and with volunteers directly involved with the ongoing operation and maintenance they are

engaged, familiar with the tenants, and on the front lines to identify needs and opportunities to give back or offer a hand up when circumstances allow. In a small community many are motivated to make a meaningful difference as they are exposed as daily witnesses.

The neighbourhood streetscape was also improved. Identifying a well located available structure to be repurposed with the ability to provide an adaptive reuse to benefit the community as well as provide an improvement to the neighbourhood with increased property care and maintenance was a significant benefit to the community, neighbourhood, and to many people and families who were in need of a stable safe affordable home. The ability to reuse materials also reduced the environmental footprint of the facility development.

In the end, twelve households are now able to live with dignity in a safe and decent home as a caring community. People are able to build themselves up based on a stable foundation.

4.3.2.2 Roles

The collaboration of socially invested and committed community stakeholders willing to take on a leadership role in the development of housing solutions is compelling. An initiator and facilitator, a champion, a cross section of engaged community leaders propelled to make a difference on a genuine community need and willing to see action through even with surmounting challenges, passionate volunteers,

and organizations willing to collaborate and take on the formal proponent role, were all key functions that ensured the Maple Tree housing project's success.

The local United Way, with facilitation support from public sector planning, initiated and convened the community conversation identifying the priority of housing, spurring the creation of a collaborative leadership action team. A volunteer champion arose to help build the team with vision, perseverance, and a willingness to help navigate and facilitate group dynamics, process and funding challenges, as well as daily oversight, all while advocating, encouraging, and sharing expertise. As one stakeholder noted the champion was "indispensable, in his knowledge and his contacts in the community...and he deserves major recognition" (CS2c). The significance of a community driven board offering broad perspectives and skills was important. The bravery of two faith organizations willing to put their hand up to be the primary proponents of the new charitable not-for-profit created long term sustainability. Vested volunteers contributing their time and expertise to support the tenants and the ongoing operation and maintenance of the facility has proven invaluable. People power, passion, and perseverance pushed this initiative through.

The sense that those living at Maple Tree were part of a community, deserving of a beautiful safe space to call home, and to host gatherings and celebrations, took effort on behalf of all stakeholders but also provided a needed foundation for people. The lead organizations, Board, and volunteers were vested in the success of the Maple Tree tenant community, and connected to and/or offered additional tools and supports when needed to enable tenant success such as financial planning, furniture, food,

transportation etc.. The tenants themselves also contribute to the building of community, including such things as volunteering to do some of the gardening or participating in picnics. Ensuring a well maintained property, implementing proactive initiatives such as tenant orientations, and providing responsive service to any tenant concerns has also enabled neighbourhood synergy.

Creating a shared vision of serving a community need led the Board, volunteers, and some public sector leaders to act and enable. Having one designated person dedicated to ensuring processes move forward, people and activities are coordinated, and communication is clear and frequent is important to facilitate effective and efficient progress.

4.3.2.3 Capacities

Capacities of those in leading roles that proved to facilitate the vision, redevelopment, and operation of the Maple Tree project were identified by stakeholders to include:

Table 4-3: Enabling Capacities Identified by Case Study 2 Stakeholders

Accountable	Engaged	Organized
Action Oriented	Encouraging	Passionate
Benevolent (caring, kind, compassionate, generous)	Facilitator	Perseverance
Board Leadership	Flexible / Nimble	Patience
Brave	Gracious	Positive
Collaborative	Honest	Reassure
Committed / Dedicated	Hopeful	Respectful
Common Sense	Human-centred	Responsible
Communication	Informed	Responsive
Community Minded	Initiative	Resolve (steady)
Connector	Intentional	Sensitive & Aware
Convenor	Listener	Solutions Oriented
Creative	Local	Supportive
Determined	Motivator & Motivated (to help others)	Shared Knowledge
Diligent	Open & Transparent	Will & Willingness

Technical Expertise – local political acumen, governance, negotiations, local real estate, rental housing/landlord, public relations, planning and development policy & process, funding & grants, accounting, construction, handy

The sheer breadth of lending capacities required reliance on the skills of each other; as one stakeholder noted in the initial stages “I really had to lean on those who could dream really big because I am definitely more sort of practical and pragmatic” (CS2d). It is important to have the right people around the table, recognize any gaps in expertise, and fill them with people that are invested and bring value (CS2d).

4.3.2.4 Partnerships

Partnerships and community collaboration were identified as one of the primary facets enabling the Maple Tree development.

Key partnerships as identified by the interviewed stakeholders included:

- United Way (Facilitator/Initiator)
- Community Leaders (Champion, Board, Volunteers)
- Charitable Not-for-Profit Proponent(s) (Faith Groups)
- Funding Agencies (Federal and Provincial)
- Funding Administrator (County)
- Architect with aligned vision.

As partners the importance of self-reflection, recognizing areas of expertise and the best way to contribute and share knowledge while also bringing out the best in each

other was a significant component to success (CS2b), although not without early challenges. Acknowledgements respected that governments can provide capital, access to funding, high level planning with oversight and prescribed standards; a local service organization familiar with regional stakeholders provided a key function convening the discussion while activating activators; and a multidimensional group of engaged, collaborative, and committed community leaders and volunteers provided compassion, community connection, skills, and capacity to see the initiative through the entire process (CS2b). The willingness and bravery of two faith organizations to take on the role as lead proponents in the development of a community not-for-profit was significant.

“It all worked out, but it was not easy” (CS2a). Opportunity to have a more responsive and receptive relationship with public sector representatives open to solutions oriented dialogue could have proven more enabling. “Dealing with governments is a slow arduous processyou got to be patient...you gotta grit your teeth sometimes and just keep plugging away“ (CS2c). The Maple Tree development was one of the first non-profit affordable housing initiatives in Goderich, outside of those operated by the County, so this was a relatively new process for the County to go through as well. Having an internal municipal champion, and deeper earlier positive engagement with politicians and public sector staff ensuring they felt like partners, may have offered an opportunity to ensure they felt inclined to see the project successful and ease processes (CS2d). Projects such as these are political by nature, as they require decision making by elected officials, so it is important that the political aspect not be

ignored and the project be presented in a manner that highlights a 'win' for the politicians demonstrating where a gap is filled and risk is managed (CS2d). Political figures could help to enable community driven initiatives serving a community need through open communication, efficient action, and ensuring the value of optics does not overshadow the importance of content (CS2b).

To make things happen requires flexibility and creativity outside the legislated parameters of government. Participants need to be prepared and willing to work in the margins and find opportunity (CS2d). Blame and misguided criticism do not lend to successful partnerships or projects, while partners that make an effort to truly be collaborative, positive, responsive, and want to find solutions, are invaluable (CS2b).

Guidance offered by one stakeholder suggested for such a project to be wise in your decision making which should not always be based on the bottom line, but on the choice to have the right people and partners at the table to ensure things are done in the right way (CS2d).

The efforts of this purpose driven multi faith and community partnership demonstrated the strength of collaboration when focused on addressing a community need.

4.3.2.5 Processes

Working with passionate and connected local volunteers in a small community requires dedicated effort to enact governance processes but also allows on the ground knowledge and nimble responsiveness that is not always afforded by public sector process requirements.

With the Federal Government funding program, the Provincial program piggy backing, and the County administering the funding, local government could also have played a more significant role with planning, incentives, helping to remove barriers, and taking a stand to publicly support efforts that provide affordable housing; “it would have been better if they all had a uniform enthusiasm for not only the need but also the process” (CS2b).

The overarching sense was that processes were difficult, some unnecessarily so, some just bad luck, and some legislated, but often leaving opportunity for learnings on the value of an approach of positive and responsive collaboration.

Other process initiatives of note included that of the building design and creation of a tenant community. As one stakeholder noted “it takes care and compassion to build a community and thought, and so we were trying to be really thoughtful about how we designed the apartments” (CS2a) which facilitated a feeling of home, interaction, and a blend of tenant demographics.

The Maple Tree Community Housing Corporation took a people first approach, being respectful of tenant histories and needs with the intention of creating a supportive

community and a safe stable foundation to enable human success. The tenant selection process helped to facilitate a synergistic atmosphere.

Government funding held requirements to prioritize tenancies for “certain disadvantaged members of society” (CS2b), however the Board felt it important to also be a fair application process where members of the supporting faith groups were not seen to have an inside edge, or the added pressure of ‘who knows who’ in a small town. With an initial 100% vacancy, it was determined that a blind application process reviewed by committee would prove most transparent to choosing tenants based on the objective funding criteria but also on level of need, ability to pay the required rent, and synergy within the new housing community. Nameless applications were recommended by the committee for Board consideration and approval; “anonymity is always guaranteed” (CS2c). However, differing from the County managed social housing, the Board wanted to request police checks before tenants were formally approved; legal guidance was sought and affirmed. The approach to protect the safety and security of tenants based on the special constituency of residents was taken; “housing victims of violence and a person who had been recently convicted of a violent offense, we didn’t think housing them together in a small apartment building made any sense” (CS2b) and did not align with the vision of building a supportive safe housing community. The Board has not had difficulty obtaining applications as local need is substantial and readily identified through local partner networks and street side signage, so no wide reaching advertising or outreach has been required to fill vacancies.

4.3.2.6 Policies

The most significant policy influencers were that related to funding, and land use planning and development.

It is important to have partners that are aware of and know how to access funding. Public funding provided a long term mortgage with forgivable interest and a portion of the principle as long as the operations fit within the stated lending criteria, which included low income tenants and rental rates of no more than 80% of market rates (CS2b). It was felt that ongoing sustained and consistent public sector funding programs for affordable housing should be available and widely promoted, a perpetual initiative to increase awareness, interest, and solicitation of proponents, while removing the time crunch necessary to pull stakeholders together to meet application timelines and requirements (CS2b). Often turn around times for both funding applications and project execution create barriers and leave no margin of flexibility (CS2d).

One other potential funding mechanism included the option for a reduction in municipal taxes and/or fees; however, the Town of Goderich repealed their by-law to provide such allowances for affordable housing just prior to the opening of the Maple Tree development, frustrating the Board as “the difference of a few thousand dollars to an affordable housing charitable operator means a whole hell of a lot” (CS2b) as the savings would be passed directly to the tenants through rent reductions. Municipalities have policy opportunities to enable, facilitate, and directly influence affordability, but they must act.

The Maple Tree Community Housing Corporation is self-sustaining financially, and as a not-for-profit charitable entity their mission and model will act as the mechanism to ensure the housing units remain affordable for the long term. The human capital contribution of the supporting faith group proponent also ensures ongoing sustainable operations.

Enabling planning policy and a supportive local approach is a necessity. At the time of the Maple Tree development, the Provincial Policy Statement had recently been updated with more of a focus on housing, as well the local Official Plan had just gone through a full review with intensive public process so the discussion on the need for housing was fresh, and there was strong support in the new Official Plan to allow for projects such as this (CS2d). The Maple Tree project demonstrated the value of creating a contextually appropriate mixed housing neighbourhood and having the policy in place to enable it (CS2d). However supportive policy does not minimize the potential for public objection or the need for local advocacy. Through the site plan process, supportive and solutions oriented proponents and municipal staff can often facilitate measures that would address neighbour concerns such as the use of appropriate fencing, vegetation, or contained waste facilities (CS2d).

Having objective planning representation can prove challenging when the funding contract manager and the planning staff are seen to work for the same public body. Efforts were made by the County to contract an external professional to help with planning approvals of the facility, however direct funding ties can make third party perspective difficult (CS2b).

When looking at ongoing affordability as a primary necessity parking space requirements, while also ensuring space for snow storage versus the cost of having to haul it away, also came into question. Reduced parking space requirements for a tenant base that often does not have a car could help with such considerations (CS2b).

As highlighted by one stakeholder, planning is an intentionally consultive process which can be seen to slow down timelines; however, it is important for planning staff to be able to reflect and ask is the policy framework supportive, are we well informed on the issue and implications, and what are the legitimate and essential barriers and what can be adapted or adjusted to remove unnecessary hurdles whether through formal process or just with how we engage (CS2d).

Enabling provincial planning policy, a supportive local council through formal documentation and willingness to wave fees where possible and legislatively permitted, solutions oriented and supportive planning and building staff, and accessible funding opportunities are all policy and process areas of influence.

4.3.2.7 General Reflections

Building an initial volunteer community board that brought a combination of applied common sense, functional operating strengths and a caring heart for the project highlighted the significant difference between private sector and volunteer initiatives, and the level of leadership and group effort required to create a collaborative team bringing out the strengths and best in everyone. A deep appreciation and respect for each other and the passion around the table maintained the ideal of being stronger

together and allowed the group to lean into the partnerships. Care, compassion, collaboration, and intentionality, “we did it simply by not being deterred” (CS2b). Asking “is the need genuine, is the reason we’re doing this valid, can somebody do it better” (CS2b) gave the Board pause but on all accounts they were convinced “the fact that there was headwind just means you pedal harder” (CS2b). The Board and volunteers stuck together and pushed through for over a decade, and in the process changed people’s lives for the better.

Additional opportunities had been identified for the Maple Tree development including providing space for allied services in the basement of the building, however at the time financial restrictions due to building code requirements proved disabling (CS2a). These additional onsite services would have augmented the supports provided by the Board, volunteers, and citizens. Reflection to reach out to the community to express the need and opportunity to solicit support may have proven enabling (CS2a). There is still a long term plan to develop a community room in the basement space once finances allow (CS2c). The option to also provide short term overnight support in the smaller space at the front of the building for the homeless population was also initially intended, but the need for supervision and separate access to ensure safe accommodations required additional capacity, funding, and creative solutions to meet approval requirements (CS2a, CS2c). This is still a needed community service (CS2a).

It was not part of the initial intention to leverage the facility to create more units (CS2a), however that opportunity if desired would require the energy of a champion able to reignite and reinspire a broader group of leaders and volunteers that had the

capacity to sustain an expanded operation (CS2b). Shared stakeholder wisdom included recognition of the significant need for affordable housing but that “you've got to establish someone to take the bull by the horns and ...it's going to take a dedicated individual with some time and patience” (CS2c).

Guidance offered for other small communities wanting to address housing need was that an “alchemy of ingredients” (CS2b) is required, including communication, advocacy, sustained ongoing public sector funding opportunities, and harnessing the best of local charitable groups and/or faith communities to ensure long term viability and continuity with local connection and compassion (CS2b).

Reflections regarding a more rural versus urban perspective highlighted less depth of capacity, fewer resources, siloed communication and less awareness of available programs and opportunities, and that smaller communities can be insular (CS2b). It was noted that the volunteer base in small communities consists of a highly engage and dedicated group, but they are frequently pulled in many directions as they are in high demand and often aging (CS2c). In more rural settings there are many interconnections between people which in turn have the potential to be “really helpful and really unhelpful” (CS2d) as personality dynamics can create unnecessary barriers, as well as requiring significant attention for potential conflict of interest situations. The ability of projects such as Maple Tree to come to fruition are dependent on these dynamic personalities, however it is through those that the potential for challenges can occur.

Additional considerations to address housing affordability in non-metro communities were identified by stakeholders and included:

- Public private partnerships offer great promise to provide needed affordable housing in smaller communities, providing needed funding, community connection and ongoing compassion and sustained capacity (CS2b);
- Local charitable or service groups are a “natural crucible to give birth to a viable affordable housing project” (CS2b) as has also been successfully demonstrated by organizations such as the many Mennonite housing initiatives including MennoHomes (CS2b);
- Using increased tax revenue to directly address housing need and help those in poverty offers an opportunity to provide sustained funding as was heard directly from those in such a bracket “there's enough wealth in Canada and it won't ruin private enterprise it won't ruin the people at the top end if they had to pay... if it went right to helping people in poverty, why would you object” (CS2b);
- Housing donations from those with expertise in land development, home construction or from those with available real estate provides a philanthropic opportunity to directly address community need instead of making broad charitable cash donations (CS2a);
- Homeownership opportunities should be created for those that are in need or are renting, to give them a chance to be invested and take pride in a stable safe home. If people can afford rent, they are likely to be able to afford a mortgage, but struggle with the down payment; we just need to give them a chance and

build models that work for them which could include partnerships with developers, funders, or financial institutions willing to take a risk on vetted candidates (CS2a);

- Diversity and density options should be evaluated but must have the will to execute and political will to defend “there are models that we should be looking at you know, like tiny homes, you know we've got space to do this, I just think that we need more will” (CS2a);
- Maintenance and upkeep are a priority to combat stigma; property owners need to commit to ensuring properties and facilities are well maintained (CS2a); and
- Personalizing the issue and need can encourage initiative (CS2a).

4.3.3 Summary

Key factors identified leading to the successful creation of additional affordable residences included: convening community conversations which identified the priority and need for affordable housing; the identification and collaboration of passionate and compassionate local influencers, actioners, and leaders eager to volunteer their time and knowledge; a committed champion; a brave and willing organizational proponent with a mission to help and bench strength of human capital; the availability of a well located property to repurpose; an initial funding opportunity; and supportive policy. The significance of partnerships, creativity and flexibility with perseverance and will, all with an approach of support for humanity made a life changing difference by building a safe caring community through the provision of affordable decent housing.

Housing is a primary function to address social inhibitors, it has many interdisciplinary connections opening opportunity for broad partnerships and collaborative innovation, if we are open to them (CS2d).

4.4 Case Study 3: Thamesford - Maple Leaf Development

4.4.1 Background

The village of Thamesford is located in Southwestern Ontario in Zorra Township (Zorra) which is one of the five rural municipalities that make up Oxford County. The population of Zorra in 2016 was 8,138 and covers a primarily agricultural geographic area of 529km² (Zorra, 2021). Thamesford is the largest centre in Zorra with a 2016 population of 2,430 (Oxford County, 2021) and is located on Highway 2 between the urban centres of London and Woodstock, and approximately 10 minutes north of Highway 401. A map identifying the community location is included in Appendix 3. Thamesford is dominated with single family dwellings with the only apartment being publicly owned and aging; as well the village has no grocery store, and until a recent regional pilot project, has had no public transit.

The major historic employer in Thamesford was a Maple Leaf Foods Inc. (Maple Leaf) turkey processing plant (the Plant) which in 2018 had approximately 400 direct employees. The Plant was located in the centre of the village on a 121 acre parcel (the Site). Approximately 10-12% of the property was being used for industrial purposes while 100 acres of the Site were largely vacant and had an historic draft plan of subdivision attached to it; other small portions contained various structures, vacant lands, and an empty single family dwelling. The Site is bound to the east by

greenspace and the Thames River. In 2016, Maple Leaf announced the intended 2018 closure of the Plant, which was difficult news for the community; as one stakeholder stated, “when the factory closed it obviously left a big hole, not only in the economy of Zorra but also in the geographic center of the town” (CS3c). However, municipal leadership and Rural Oxford Economic Development Corporation (ROEDC) immediately began strategizing and connecting with government ministries and colleagues. Working under the imposed parameters of Maple Leaf added challenges to putting another food processing employer in the facilities, so progressive initiative was required. With the proximity to major traffic routes and urban centres, as well as with aging over housed rural populations in general, Thamesford held much growth potential. One stakeholder noted that at the time of the plant closure local unemployment rates were very low and existing employers were struggling to fulfill workforce needs (CS3a).

To ensure such a large central property was not left to become derelict, a blight and drain on the community, or have an unfavorable future development, the Municipality took the initiative to purchase and coordinate a resale with a focus on facilitating needed housing diversity, as well as ensuring mixed use commercial and employment were accounted for.

With skeptical expectations but full support, direction was given by Municipal Council for staff to investigate the opportunity to buy, sell, and have enhanced influence on the proposed development, all while incurring no debt and not being left with a liability of industrial buildings. After much research and discussion, the Chief Administrative Officer responded with a proposed plan and was empowered by Council

to enter into negotiations with Maple Leaf to secure an agreement of sale that included a condition that the sale be dependent on the Township finding a suitable purchaser to redevelop the Site. In essence, Zorra would act as the 'middleman', to help champion, navigate, and facilitate the process, all while minimizing public sector risk. Potential liabilities were identified and reviewed, including those through the completion of a Phase One and Phase Two Environmental Site Assessment. After much discussion and negotiation, extended timelines, conditions, and restrictions, and working through ownership covenants and municipal risk tolerances, a purchase price of \$5,960,000 (Zorra, 2019a) was agreed upon in a mutually beneficial deal between Maple Leaf and Zorra. Bridge financing was secured through Oxford County.

In 2019, Zorra initiated a public tender process through the Thamesford Redevelopment Opportunity Request for Proposal (RFP) (Zorra, 2019b) with anticipated response from developers that had community minded vision and expertise. Any known risks or liabilities were shared with interested proponents as the successful bidder(s) would be required to take on said responsibilities. The RFP divided the Site into 8 parcels (blocks), of various sizes and zoning, with the goal of expanding private interest while also ensuring community needs were met. The RFP outlined specific plan objectives which focused on a mixed use land redevelopment that included industrial, commercial, low-density residential and medium-density residential. As well, desired project outcomes were defined as:

“(a) a vibrant, mixed-use community that enhances the area while respecting the existing neighbourhoods;

(b) enhanced physical and visual connections to the Thames River and increased public access to the water’s edge;

(c) a community that is inclusive of a diverse range of incomes, household configurations, and lifestyles; and

d) a community that stands as a model of excellence in the fields of design, sustainable living, accessibility, and environmental conservation”

(Zorra, 2019b, p.14).

RFP evaluation criteria weighted heavily on the submission of a development plan that prioritized “community building, affordable housing and adding mixed housing stock as key tenets” (Zorra, 2019b, p.22). One stakeholder summarized that the essence of the goal was to create a complete community, walkable, with residential density and diversity, as well as providing commercial and services to support citizen’s needs (CS3a).

Although it would have been a more streamlined process for the Municipality to rezone any parcels while the Site was under their ownership, it was felt that the most transparent approach would be to allow the successful developer(s) to lead any planning applications once their development plans were finalized.

The primary successful bidder was Kingwood Homes, who initially purchased 112 acres for residential and mixed use at a price of \$6,350,000 (Zorra, 2019a), however further negotiations by Zorra facilitated the sale of the portions containing the two largest industrial processing facilities to Kingwood for one dollar, in essence leveraging the high demand parcels with those seen as less desirable that did not

receive any initial offers. Kingwood is a Mississauga, Ontario based company with proven experience in master planned community development in non-metro areas, as well they built a strong collaborative relationship with the local Municipality, ensuring community priorities would be addressed. The Thamesford Site opportunity was brought to Kingwood's attention by a land broker they had worked with on past initiatives that was familiar with their expertise and area of interest. They were then introduced to ROEDC and in turn Zorra leadership whence they began to dive deep into understanding the community of Thamesford and needs of Zorra. Kingwood's winning development plan outlined over 800 new dwelling units including single detached, townhomes, bungalow condominiums, and apartment style units, as well as a commercial space (Kingwood Homes, 2021). A local developer, Hogg Construction Ltd., also purchased two smaller vacant parcels and one existing single family dwelling at a price of \$539,500 (Zorra, 2019a), with the intention of constructing a seniors-oriented apartment building and considerations for a childcare facility. Two parcels were left in the ownership of Zorra, one containing space that is rented to two local companies, and the other containing a former office building which has since been demolished, opening the opportunity for resale of the parcel.

In October 2020, with the evolving and uncharted impacts of the global COVID-19 pandemic, Council found ways to renegotiate and restructure the Kingwood deal to ensure the development would still proceed, but staged and with an extended timeline that provided Kingwood the flexibility they needed; the Municipality was then also able to increase the sale price. Since the original sale, ongoing negotiations continue with

opportunities for potential development of a municipal centre as well additional plans are unfolding that have expanded the footprint of Kingwood's development.

Collaborative goals to also attract a grocery store and augment available services in the community continue to be at the forefront.

The sale of the Site to Zorra was completed, and the resale of Site parcels were secured with timelines and prices that worked well for all participants.

This story of devastating news, proactive community leadership, two years of negotiations and ongoing flexibility and discussion through collaborative partnerships, highlighted community resilience, renewal, and a growth opportunity through the provision of needed housing diversity; all with a net positive bump to the public balance sheet of approximately \$1.2 million thus far based on land sale alone and another potential \$1.2 million pending (CS3c).

4.4.2 Stakeholder Interviews

The process of transforming the Maple Leaf Site spanned two municipal Councils, demonstrated visionary leadership, and created deep collaborative partnerships.

4.4.2.1 Impact

The provision of hundreds of housing units, in form and tenure not previously available, provides extraordinary impact for a community to attract and retain a broad demographic of citizens. As the Deputy Mayor was quoted "our community needs to provide alternatives for first-time home buyers and those wishing to downsize but

continue living in Thamesford and this development will meet the community's need for years to come" (Colgan, 2020), which was also supported by concurrence from the Mayor of Zorra who was quoted "there's a housing choice in Zorra that wasn't available before" (Colgan, 2020). The mixed use redevelopment of a large central property offers hope, renewal, and opportunity. The industrial closure gave the Municipality impetus to enact long term vision. The project has been given broad recognition and publicity showcasing municipal initiative and innovation serving a community need.

4.4.2.2 Roles

One of the stakeholders stated the significance of the project as being "transformative for the community" (CS3a) and was enabled by a brave council that empowered staff. Building a strong stable staff team under a culture where it is safe to generate and propose innovative ideas to an open council, who may or may not jump on board, led to the long term CAO being comfortable bringing "one of the craziest ideas" (CS3a) forth with the Maple Leaf redevelopment proposal. Council recognized they were not realtors nor developers, but had built a strong trust with staff so were confident in the capabilities to execute if the situation and due diligence warranted (CS3a). Leadership vision, competency, perseverance, and a mutually beneficial relationship with a community minded developer were critical enablers. Kingwood's approach of understanding local community needs, of wanting to design a complete community offering options to serve youth through to seniors and make a positive difference in Thamesford (CS3b) set the stage for strong partnerships and local support.

Significant roles leading to the success of this initiative were identified as a strong brave Council, a focused champion, and collaborative partners including an experienced community minded developer.

4.4.2.3 Capacities

Capacities of those in leading roles that proved to enable and facilitate the vision and redevelopment of the Site were identified by stakeholders to include:

Table 4-4: Enabling Capacities Identified by Case Study 3 Stakeholders

Advocate	Expertise & Vision	Reasonable
Brave	Flexible	Relationship Builder
Collaborative	Governance not operational	Relationships: strong Council-Staff relationships of mutual respect and trust
Commitment	Innovative Culture, open to ideas	Responsive
Communicator – open, honest, iterative	Inviting	Risk Tolerance
Community Vision	Negotiator	Small community understanding and appreciation
Decisive	Patience	Solutions Oriented / Problem Solver / Ideas Generator
Driven but protective of community assets	Perseverance	Strong staff support
Don't politicize	Positive Attitude	Visionary Leadership

Empowering (don't micromanage)	Proactive	Willing
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4.4.2.4 Partnerships

The following key partnerships were identified by the interviewed stakeholders:

- Council
- CAO (champion) and leadership staff
- Legal Counsel
- Economic Development
- Professional Land Use Planners (public and private), and a
- Developer with aligned vision.

Each played significant roles within their area of purview and expertise to initiate, facilitate, and activate the Maple Leaf project. Willingness, with a responsive and collaborative nature of communications lead to continual progress and innovative flexibility. Trust, patience, and perseverance with collective expertise combined to enact long term community benefit.

4.4.2.5 Processes

As for processes, interviewed public sector stakeholders suggested there was no rule book for such an initiative so as the path evolved it required technical expertise, but even more so, a strong effort placed on mutual respect, flexibility, and collaborative partnerships.

The initial enabling factor to the Maple Leaf Site redevelopment and creation of over 800 new diverse dwelling units and new commercial spaces, was the availability of a significant site providing a critical land mass to allow flexibility and creativity (CS3b). Land was the key that opened the door to opportunity, and it was suggested that at a minimum 30-40 acres could provide interest for a developer to create diversity and density in housing with affordability options in a non-metro community (CS3b). It was also viewed as an opportunity for the Municipality to evaluate and plan for more suitable locations for future industrial lands (CS3c).

The choice of a developer that was comfortable working with smaller communities, understanding the significance of relationships and priorities of working together to find solutions, was identified by stakeholders as one of the most significant enablers. From a developer's perspective it was suggested that the local Municipality was "marvelous to work with" (CS3b) and "should be used as the standard for other communities" (CS3b) on how all municipalities should operate as partners not enemies, with open responsive communication and flexibility. One of the highlighted factors that made the Municipality so terrific to deal with was their ability to make timely decisions, even if they were not ones that met all expectations, they were honest, open, and willing to have iterative discussions with reasonable ideas in a cooperative manner where everyone could win (CS3b); to a developer, time is money. The often 'what can we do to help' response and outreach was demonstrated to be invaluable (CS3b). It was noted that when additional agencies are involved in processes and permitting, schedules seem to get drawn out causing cascading and multiplying impacts.

4.4.2.6 Policies

No new policies were required to encourage or facilitate the proposed development, and existing systems proved enabling. The Municipality was able to leverage development priority by ensuring town houses were built prior to single family dwellings, and that building permit issuance is tied to stages of demolition and development (CS3c) including documentation that permits for the second phase of town houses were not issued until the industrial buildings had been demolished. Clever negotiation holds the developer accountable to ensure that if increased densities are not developed in a timely fashion, land and financial implications ensue (CS3b). To enhance affordability and the dwelling unit supply needed to address the community housing crisis, the Municipality has also suggested that they are willing to consider increasing height restrictions on the apartment buildings from the current permitted three storeys up to six storeys. These discussions are ongoing as development plans evolve. From the developer's perspective it was felt that fees in Zorra are reasonable, approvals are quick, and timely decisions can be made with responsive communication (CS3b). General stakeholder reflections noted potential future policy considerations to address housing need with the use of secondary plans, by right zoning, and municipal leadership proactively zoning for density to promote and provide opportunities to attract developers (CS3a). The need to densify villages surrounded by farming was recognized as a requirement to respect agriculture and meet housing needs.

4.4.2.7 General Reflections

General reflections offered by stakeholders included the option for RFP additions to include stronger demands on higher density expectations, affordability, and defined timelines to construct; however, at the time Council did not want to create any additional barriers to developer interest, concern of not receiving any bids and having many irons in the fire on new uncharted territory left nerves exposed (CS3a). By providing a new available diversity of housing stock to serve all residents along the continuum, the goal is that it will also help to alleviate some affordability pressures. Refined development plans could also have been requested, but it was recognized that these can evolve as demands and markets change over time, so it was felt best to allow flexibility (CS3c).

Council had prepared for potential public push back and NIMBYism due to increased densities, but very little concern was raised.

When reflecting on a more rural versus urban perspective when it comes to need and housing, one of the stakeholders shared that in a small community it's not 'those people', we know each other, 'those people' are our relatives, our parents, our kids, friends, or yourself; there is little anonymity, and 'they' are not mystery people, we know them, they are us (CS3a). This connection can be leveraged in small municipalities to enhance densification and to provide for needs. (CS3a). It was also suggested that citizens of this rural region may not be as conservative as they profess to be, and as an example referenced that farmers are known to try new things out of innovative necessity or based on financial drivers, and they are known to make evidence based decisions 'show me it works and I'll try it' (CS3a). So, knowing there is a housing crisis, that they

themselves or those they know are struggling to find a home, perhaps this redevelopment opportunity offered a solution worth trying. The sense from a developer's perspective was that there is an attitudinal difference working in smaller, more rural communities, that enables positive initiatives such as the Thamesford redevelopment (CS3b). It was also noted the significance of the role a commuter town can play by providing a niche of housing to those not served, who's citizens build community vitality through diversity and support of local businesses and supports (CS3c).

4.4.3 Summary

Recognition of an identified community need of housing diversity and affordability required to provide for target audiences yet unserved, including first time home buyers, lower income workforce, downsizing seniors, and renters, combined with a large central land opportunity, brave Council, visionary perseverance, and strong partnerships led to a progressive community minded redevelopment. Stakeholders were willing and enabling, not just able.

5 Discussion

In the findings chapter, case study stakeholder and key informant industry leader interview data was reported. In this discussion chapter, an attempt will be made to understand and present the information shared as they relate to the research goal of identifying local roles, processes, policies, and models that have shown to enable, encourage, and facilitate the development of housing affordability solutions in non-metropolitan communities in Southwestern Ontario. Finding interpretations will also be put in context with existing literature, identifying consistencies and new contributions.

Identified themes under which this discussion will follow include land, roles and capacities, policy, and models. A general reflection on the perceptions of non-metro communities is also outlined.

5.1 Non-Metro Qualities

A review of stakeholder feedback highlights the following experiences and perceptions of non-metro areas when it comes to housing:

- We have a dominant single family dwelling portfolio, a monolithic landscape of large aging homes, and we're conservative, skeptical, and even sometimes combative with diversity and density options;
- We have a desire to protect agricultural lands, which means we will have to densify within our villages, towns, and urban boundaries – up, back, beside, or inside;
- We are not great with change;

- We have over housed seniors with minimal downsizing options;
- We have limited rental housing supply and it is often stigmatized;
- Everybody knows everybody, these interconnections can be very helpful as well as a hindrance;
- We have an added social perception where we think everyone should work hard and be able to buy a house and take care of themselves;
- We are in dire need of workforce, and everyone we have is working;
- Gentrification has come upon us, those moving out from the more urban areas are aiding the rising cost of housing, but we need and want new residents;
- We have limited depth or breadth of resources, infrastructure, services, and capacity;
- We have not yet made housing a significant priority that we view our choices, actions, or decisions through the lens of how does this help or hinder someone having a place to call home, and that they actually deserve one as much as we do; and
- We have strong social connections, community allegiance, and can be nimble, responsive, innovative, and action oriented.

Each of the case studies demonstrated experiences with some of the above findings, and stakeholders often spoke specifically to the challenges, while also demonstrating the strengths. These characteristics provide situational context to the dynamics of non-metro housing, and the importance of understanding each community's needs, strengths, and opportunities as housing solutions are developed.

Recognition on the importance of local nuance aligns with previous research (Gallent et al., 2019; Gallent & Robinson, 2011; Galster & Lee, 2021a; Sirmans & Macpherson, 2003; Ministry of Families, Children and Social Development, 2017b).

The findings as they relate to the status of non-metro housing stock corroborates previous research (Morris et al., 2020), and findings also fortify the impact of housing on workforce shortages in non-metro areas (Community Employment Services, 2020; Huron County, 2019a; investStratford, 2021).

The deeper awareness of non-metro community social dynamics, as identified by the stakeholders in this research project, provides an additional lens when evaluating housing solutions.

5.2 Land

The significance of needing appropriate and available land and / or space to provide non-metro housing affordability solutions was consistently highlighted as a primary enabling condition. Without it, nothing happens. This can include greenfield or brownfield properties, or underutilized or vacant lands. The parcel size needed will be dependent on the project goal, however the sprawling nature of non-metro developments and restrictive height requirements can also influence the necessary parcel size. Land can also include space within or beside existing dwellings or structures which can incorporate additional dwelling units, or by repurposing pre-existing facilities. The land parcel may also be part of a new housing or facility development that could include a housing affordability component.

Although it may have been inherently presumed, the priority of land and / or space was not well defined throughout the literature, and with the significance it holds, it should be specifically spelled out.

5.3 Roles and Capacities

The scope of required roles is just as strongly supported as the necessary capacities within those roles. The reporting of the case studies and experiences of the stakeholders highlighted four consequential categories of roles required to facilitate and enable housing affordability solutions in non-metro areas: a local champion, a public sector component, housing expertise, and community citizens. These roles have not been specifically defined in the literature, however references to the need for general community and governmental support, as well as the broad opportunities for partnerships have been raised. Collaboration among all of these actors facilitates the most effective approach to identifying and executing housing solutions, however collaborative partnerships require mutual respect, flexibility, and active participation from all parties.

Local champion(s) are needed to ensure housing affordability solutions are identified and created; they fulfill the primary enabling role as the initiator. Each of the case studies demonstrated a significant leader(s) that showed the vision and persistence required for meaningful progress. These passionate leaders have the ability to bring a diverse group of action-oriented people together, sharing enthusiasm to motivate a team around a collaborative vision. They convene a conversation and are willing to listen, they connect and activate the activators, they unearth opportunities, and

are unafraid of risk. They build a groundswell, they don't give up, and they are persistent and committed. They are a focal point of steady coordination, communication, and facilitation. It is even more effective if there is a community champion and an inside municipal champion to ensure creative solutions, open communication, and accountable advancement is made.

Political will can be a primary local influence to encouraging and enabling housing affordability, as much as its lack thereof can be a showstopper. Elected officials, municipal staff (i.e., engineering, planning, building, economic development, social services, service managers), or those representing approval agencies come with great influence, vision, and responsibility. They are entrusted to serve all of the electorate regardless of age demographic or socio-economic status. To enable housing solutions, they must be brave, committed, and demonstrate will; they must be responsive, collaborative, flexible, solutions oriented, and inform, convene, and facilitate opportunities. They also hold a position of authority to advocate for the needs of their community. All of which come with budget and capacity limitations; but being bold, bravely setting a priority of the human need for housing, and be willing to try creative solutions with open collaborative dialogue, would provide a strong start.

Those with needed housing expertise fit under the private sector and the non-profit framework. According to the interview data, developers, builders, or renovators tend to be business savvy, problem solvers, creative, not risk averse, they know the construction process, they know the landscape, they have ability to leverage and borrow, and they have the wisdom to identify building efficiencies. Those that see value

in open proactive dialogue and engage to solve community needs, are invaluable. These private sector residential experts are an essential partner in any housing model. Non-profit housing providers and operators are mission driven to ensure everyone has a home, or some non-profits and community organizations are willing to broaden their mandate to see their role in serving housing need. They enable access to funding, land, they have governance systems in place, and know how to operate and manage long term affordability. Non-profits view housing to serve the needs of the user, not to drive profits, which opens the door to ideas, opportunities, and benevolence. These organizations can be substantial in size such as a Municipality, or small volunteer driven organizations.

Community citizens, a title and role most cannot escape as neighbours, voters, volunteers, or employees, and one that holds much influence on the process of addressing housing affordability. It is important to be informed on the need and impacts of housing challenges. This awareness can enable advocacy throughout the community, as well as enlightening understanding on the impact of NIMBY behaviours, in turn encouraging citizens to be supportive and solutions oriented. Citizens should reflect on their choice to be a community citizen not a backyard champion. For those that have the privilege of owning a home, much of their wealth is tied to it, however that does not mean others don't deserve one. Each citizen can identify a story or personal connection that motivates and connects them to housing need. Our community citizens are also often the volunteers or employees that have the local connection and passion to aid housing solutions. Whether they have space at their place or are active on a

committee or project. Community members can offer their time, talents, or just a positive attitude to help solve the housing crisis. The stakeholder identified challenge in non-metro communities where the stretched pool of volunteers can run out of energy, restricts capacity to leverage successful housing initiatives and leads to missed opportunities to launch another.

Housing affordability solutions require a local champion, political will, housing expertise, and community support. It is all about collaboration and partnerships among these roles focused on an intentional goal. We all play a part on the housing stage and need to find our place and contribute.

5.4 Policy

Housing affordability is a decades old problem across the Country and particularly in Ontario where many industry leaders have felt that the 'ball was dropped', and a housing system that was not designed has left us with a poorly functioning fragmented mess. All levels of government have recognized the crisis, but actions have thus far failed to produce the needed results. But locally there is opportunity for influence.

Of the case studies reviewed, no new policies were required to enable completion of the projects. That is not to say there are not opportunities to make such initiatives more enticing, efficient, cost effective and less risky, and to provide parameters to ensure housing options are achievable for all sectors of the population.

Policies related to land use and funding were the two primary categories raised throughout this research assignment.

Provincial land use policy is supportive of housing solutions, however non-metro municipalities have not made it a priority or lack sufficient capacity or budget to make these policy options permissible and enforceable under their local framework. Enabling policy options were revealed by stakeholders as well as having been documented throughout the literature. Land development is a long, costly, and risky processes, so initiatives that can reduce the timelines and unknowns are beneficial to supporting housing solutions.

Targeted and sustained public sector funding policies are needed if below market rates are desired, and existing stock is to be preserved. Consistently available financial supports could range from up front capital contributions, long term (forgivable) mortgages, ongoing operational subsidies, supplements, or a capacity component. Public sector support at a local level could also include land or facility contributions, or incentives or offsets, reductions or deferral of fees. Public support should always be tied to a level and duration of affordability, preferably into perpetuity to ensure the stock is not lost. Funding mechanisms, in addition to those from the public sector, have been highlighted by the stakeholders interviewed but do not require new policy enactment.

In general, policies should be aligned and consistent across regulatory bodies, and for those responsible for implementing such policies to be responsive and willing to recognize and remove or help navigate barriers. At the local level of a non-metro

municipality, this is do-able. There is work yet to be done at the provincial and federal levels.

There is much literature identifying the broad need for policy changes in the housing system if affordability solutions are to be effective across the province and country; this research project however highlights the needed local priority and capacity to enact enabling policy at a non-metro community level.

As for processes, it was reflected that often there is no rule book to local non-metro housing affordability solutions, so the need for strong partnerships, mutual respect, creativity, and flexibility are even more significant. Having an advocate willing to guide and walk through the complexity of the system and processes reduces timelines and anxiety. When an initiative is the first of its kind in a small community, extra effort should be placed on communication, outreach, and information sharing throughout the project process. Affordability parameters, considerations, and expectations should be discussed early and openly in the process of housing project development.

5.5 Models

Models driven by community initiative transitioning to long term municipal operations, or those that are community driven with community or non-profit operations, provide opportunity for long term sustainable affordability. Community or municipal efforts with private sector collaboration can transform the housing options available in a small community. To facilitate private sector developments addressing long term

affordability, mechanisms must be in place, partnerships must be collective, and conversations held early, as a purely market driven system does not bode well for affordability. Models to ensure perpetual affordability, whether ownership or rental, require a sound financial plan and governance structure, with operational parameters in place.

Of the many transferable models and ideas shared by stakeholders to address non-metro housing affordability, all require land or space, a broad collaborative approach, a solutions based attitude, and the capacity and will to persevere.

Opportunity for collaborative partnerships and creative models have been woven throughout existing housing policy and literature, often with an urban focus. The capacities and attitudes of these partnerships have not had significant focus and are essential to success.

5.6 Summary

The case study research identified that local initiative is required to create housing affordability solutions in non-metropolitan areas.

In Case Study 1 from Listowel, it took a local champion to build enthusiasm and a cross sectional group of creative citizens with shared vision and determination to provide a targeted need of housing to allow their seniors to age without having to leave the community, a Council willing to take on risk and enable community initiative while providing a safety net to ensure long term viability even amongst controversy. Progressive leadership, with a bit of stumbling along the way, proved to facilitate and

enable a new seniors complex housing solution as well as incorporate a long term affordability component.

In Case Study 2 from Goderich, housing was re humanized through sheer determination and compassion. An initiator identifying the need, a motivated local champion to help build vision with committed perseverance and advocacy, and the willpower of community driven volunteers and faith based organizations with a non-profit mission, all ensure that new housing units in a repurposed retirement home will remain part of the affordable housing stock long term.

In Case Study 3 from Thamesford, the range of available housing stock was completely transformed through a large industrial closure, a brave and visionary Council, a creative solutions oriented champion, and a community minded developer. A diversity of housing options to serve the broad community will now be available through the municipally facilitated redevelopment.

Having available land and/or space was demonstrated to be a primary enabler in all instances, and collaboration from the local public sector, those with housing expertise, and community citizens is required, all being initiated and sustained through a local champion. The importance of capacities and attitudes of these actors are significant influencers to facilitating project success. The social dynamics of non-metro populations also becomes a consideration when evaluating housing solutions. Enabling local policy was already in place, however flexibility and responsiveness under these processes helps to encourage smooth execution.

Additional policy measures could also be incorporated at a local level under the supporting provincial legislation, however they require will, effort, and funding that many non-metro areas have not yet prioritized. Many transferable models to address housing affordability were identified by case study stakeholders and industry leaders, as well as throughout the current literature, but they require an initiator, an engaged local champion, partnerships, bravery, and persistence to enact.

It is clear that it will take local action for community impact. Non-metro areas cannot wait for senior levels of government to repair the broken housing system or for them to arrive with the right funding opportunity. Provincial and federal funding programs have not been consistent, they create winners and losers, and non-metro areas cannot wait to be losers with hope of being a winner. Communities do not have the capacity to make sure there is always a project at the ready that fits the program of the day's criteria. Non-metro communities must test out creativity and be brave facing risk. Housing is a national scale crisis but impacts are profoundly local; communities need to act with perseverance and steadfast tenacity, and a continued mantra that everyone deserves a home.

6 Conclusion

It has been widely recognized we are in a housing crisis with far reaching social and economic ramifications. The priority of identifying and actioning housing affordability solutions has not been responsive enough to meet community needs, and a market driven economy has not served housing affordability well. All levels of government play a role in the complex and fragmented system of housing policy, however impacts are felt most heavily at a local level. Communities cannot wait for senior levels of government to design and implement the needed systematic changes.

Much of the existing housing research and literature focuses on urban centres, and often with a view on outcomes not on what specific capacities and conditions facilitate those outcomes. Through the review of three case studies with insights from stakeholders, and perspectives garnered from a cross section of key informant industry leaders, this exploratory research project contributes to understanding what enabling conditions can influence housing affordability solutions in non-metro areas.

This research has highlighted the need for local action to make community impact. The social dynamics of non-metropolitan areas and the desire to protect agricultural land are additional layers that were identified as influences to housing solutions in more rural communities.

Of the case studies reviewed, no new policies were required to enable completion of the projects. Policies related to land use and funding were the two

primary categories highlighted throughout this research that could be enhanced to make housing initiatives more enticing, efficient, cost effective and less risky.

Funding programs from senior levels of government are not consistent, they create winners and losers, and small communities cannot wait to be a loser with hope of being a winner, as well as having to maintain the capacity needed to ensure there is always a project at the ready that fits the program of the day's criteria. Targeted, sufficient, consistent, and well communicated public funding opportunities have not yet been provided, raising concerns of waiting or becoming reliant on public funding when it is recognized that there is not enough to meet the need. Alternative funding models exist and should be considered at a community or project level, however public sector support in some fashion does help to enable below market housing rates.

Housing requires land, which is locally defined. The significance of having appropriate and available land to develop, redevelop, or structures to repurpose or augment is a primary enabling condition. Without land or space, nothing happens. Existing provincial land use planning policy offers opportunity to support housing solutions, however not all are acted upon in non-metro areas due to lack of priority, capacity, or funding.

It was reflected that there is no rule book to local non-metro housing affordability solutions, so the need for strong partnerships is significant to successfully navigate processes. When an initiative is the first of its kind in a small community, extra effort should be placed on communication, outreach, and information sharing throughout the

project. Affordability parameters, considerations, and expectations should be discussed early and openly in the process of housing project development.

The scope of required roles is just as strongly supported as the necessary capacities within those roles. Four consequential categories of roles required to facilitate housing affordability solutions in non-metro areas were identified: a local champion, a public sector component, housing expertise, and community citizens. Collaboration among these actors and broad local partnerships with active participation, flexibility, and mutual respect provides the best conditions to identify and implement effective housing solutions.

Local champion(s) are the first needed role. They have the ability to raise the issue of housing, to connect and activate the activators, and unearth and enable opportunity. They are motivated to make a difference with enthusiasm to bring a cross sectional group of passionate action-oriented people together with the persistence to see solutions through. They have the ability to conceive the involvement of a wide range of stakeholders which may include healthcare, hospitals, seniors, newcomers, industry, social and faith based groups, the private, public, and non-profit sectors, financial, and builders and developers, and they can convene a conversation acting as an agent of change. They share their enthusiasm and motivate a team around a collaborative vision. They build the needed groundswell, and don't give up. It is even more effective if there is a community champion and an inside municipal champion.

Local political will is another determining component required to facilitate the development of housing affordability solutions. This task falls to elected officials, municipal staff (engineering, planning, building, economic development, social service, service managers), and approval agencies. This group comes with great influence, vision, and responsibility. They are entrusted to serve all of the electorate regardless of age or socio-economic status, and must be brave enough to try progressive solutions. They must demonstrate will, be responsive, collaborative, flexible, solutions oriented, and inform, convene, facilitate, and enable opportunities. They must set the priority of housing affordability through strategic direction, policy, and decision making, in turn leading by example and setting expectations. They must be solutions oriented and responsive, and address their role in causing extended timelines and the associated impacts on residents. The provision of vacant or underutilized public lands or facilities to incorporate housing options should be considered. Surplus public land could be put out for a non-profit pilot project or tender for housing affordability with diversity in form and tenure and sustainable housing options. Underutilized or proposed public facilities could also be designed to include a housing component. Enabling policy is also required to support housing solutions. This can be addressed through many avenues including local alignment with supportive provincial policy, flexibility through zoning, increased densities and height allowances, reduced parking space requirements, setbacks, lot sizes, and square footage requirements. Policy should enable, promote, and encourage secondary dwelling units as they pose the easiest way to increase units without changing the built form. Proactive pre zoning, as of right zoning, removal of

exclusionary zoning, and the use of inclusionary zoning where affordability expectations can be set, also all offer enabling opportunity, as does a community improvement plan where opportunities to incent or offset can be provided. It is important to tie public incentives to a level and duration of affordability. Affordable housing should be viewed as infrastructure, a community responsibility. Those in the public sector that are willing, have the ability to advocate, educate, and facilitate housing options.

The third category of roles required to enable housing affordability solutions include those with housing expertise in the private and non-profit sector. Partnerships and collaboration are vital. It was shown that developers, builders, and renovators are business savvy, creative, not adverse to risk, they understand the landscape and processes of housing, have the ability to leverage and borrow, and are well equipped to identify building efficiencies. Some also offer a community minded perspective. The opportunity to expand markets served with a broader diversity of housing offerings, proactively collaborating with municipalities and neighbours to enable density, providing secondary suites in new single family construction, and including affordable components within housing developments and partnering with a non-profit to ensure sustained affordability are all considerations for those with private sector housing expertise. Housing units as a charitable contribution can also provide benefit on many fronts. For private sector landlords, rental rate considerations that allow a profit but are also mindful of social need, can offer stable housing options.

Those with non-profit housing expertise are mission driven to ensure everyone has a home, providing long term stable affordability. They enable access to public

funding, they have governance systems in place, and often have connection to underutilized facilities or land. Non-profits view housing to serve the needs of the user, not driven solely by profit; this opens the door for innovative ideas and opportunities. For other types of non-profit or community organizations, reflections can be made on how their vision can influence or incorporate housing affordability. Partnerships with the public and private sector, or mixed models to facilitate an affordability component which may include a range of rental rates or a commercial component can provide solutions. Alternative financial models to enable ownership and equity building while using mechanisms to ensure long term affordability pose another opportunity for non-profit providers. Having the ability to leverage existing assets is an often missed opportunity in non-metro areas as the volunteer capacity is stretched, however it does pose great potential to enable housing solutions. This may include the purchase of facilities to repurpose or existing low rental buildings that may be at risk of going to market, or constructing units through new development, expanding or intensifying existing assets. Other potential opportunities include creative models to partner with the private sector to manage and maintain long term affordability, or the development of market rate buildings that as repayments are completed get transitioned into affordable units. Social financing or community bonds can also facilitate local affordable developments.

The final role needed to enable housing affordability solutions is supportive local citizens that act as community citizens not backyard champions. This group needs to recognize housing is not a privilege but a human necessity, and be willing to encourage, support, and inform. They are open to understanding the need and many impacts of the

housing crisis on their community, and be an advocate not a barrier. They may also have space at their place for an accessory dwelling unit or secondary suite which would provide additional units as well as an income stream. They may consider collaborating to create their own solutions, such as a shared housing development or ownership, or multigenerational or co-living. The ability of a positive and supportive general populous is significant to enabling housing affordability solutions.

Many models have been identified to create affordable housing units; however all require the above noted land or structure, and collaboration of the described facilitating roles and enabling capacities that influence and encourage action.

Often when we don't know what to do, we do nothing. We cannot start from a clean slate to build a robust fulsome housing system, so we have to figure out how to operate within the parameters of past decisions. We must act locally, putting flexibility in the rules, removing barriers, and providing enabling policy. Housing affordability solutions require land, a local champion, political will, housing expertise, and community support. It is all about collaboration and partnerships among these roles focused on an intentional goal. Consider what is possible and find your place to contribute, everyone has a role. What does it take to bring housing affordability solutions to non-metropolitan areas? It takes space and a willingness to act.

6.1 Further Research

Housing affordability solutions are desperately needed. Action is needed more than further research, however there are opportunities to shed additional light and offer deeper understanding on potential opportunities for non-metro municipalities. Some areas for future research identified through this project include a deeper exploration into understanding sustainable and diverse financial models to enable and sustain housing affordability solutions, and putting them into terms that are easily understood. When messaging of the complex can be simplified, it may help to reduce the feeling of risk or unease. This is also true for potential research and communication into the positive impacts and return on investment calculations using alternative building materials and fulsome community designs. Additional opportunities to further highlight from a non-metro perspective may include an employer driven housing affordability solution. The influence of the COVID-19 pandemic on housing in non-metro areas will also require further investigation to identify long term impacts to prices, housing type and tenure, and gentrification. This research project did not identify nor include any specific housing affordability solutions that were non-local or not community led. This may pose additional opportunity for analysis, however all participants did identify the significant need for a locally driven context.

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APPENDIX 1 LITERATURE REVIEW SUMMARY OF CONSIDERATIONS TO ADDRESS HOUSING AFFORDABILITY

Table Appendix 1-1: Policy Ideas and Actions

Policy		
Allow concurrent development application processes	Locally collaborative, efficient, and responsive processes	Policy to identify a more restrictive locally specific definition of affordable with capacity to monitor
Enable vs Obstacle	Model to enable preservation of existing affordable housing stock	Priority process provided to affordable development applications
Eviction relocation responsibility	Municipal Community Improvement Plans to identify areas of need and facilitate incentives	Process efficiencies and clarity on responsibilities with reduced overlap
Identify barriers and remove/address them i.e., create centralized funding (currently too many pockets / ministries / programs), a more streamlined approvals process, increase transparency and predictability, enhanced communication and customer service approach	Official Plans – clarity on expectations, supportive and encouraging of defined affordable development	Systematic portfolio approach
Integrated Governance - coordination across government layers and functions i.e., social housing, land-use, taxation	Policy requirements for new developments to include specified percentages of affordable and/or social housing	Vision, Leadership, Commitment
Land and Structures: <ul style="list-style-type: none"> • maintain an inventory of available / appropriate / surplus public land and use 	Policy to enable and incentivize affordable and/or higher density development i.e., converting low density housing to higher density;	Zoning provisions for affordable and/or higher density: <ul style="list-style-type: none"> • inclusionary zoning • density bonuses

<p>a housing first lens for these lands,</p> <ul style="list-style-type: none"> • combine housing within public sector building development i.e., libraries, community centres, hospitals, municipal buildings, government service centres • repurpose or augment underutilized structures • redevelopment of public land i.e., additional space to add housing on existing properties • infill at higher density • brownfield • asset rationalization 	<p>creation of dwelling units above downtown storefronts, accessory dwelling units, multi residential rental etc.</p>	<ul style="list-style-type: none"> • pre zoning / as of right zoning • increased height allowances • reduced minimum lot sizes • reduced minimum floor areas • reduced setbacks • reduced parking requirements • simplified planning amendments
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Table Appendix 1-2: Collaborative Partnership Ideas and Actions

Collaborative Partnerships (People)				
Academia	Employment organizations	Hospitals	Municipal department leaders i.e., economic development, social services, CMSM, building and planning, finance, communications, CAO, Mayor	
Chamber of Commerce	Funders i.e., banks, credit unions, foundations, community based social investors etc.	Housing providers including non-profit & coops	P3 (public private partnerships)	Social service organizations and associations
Community organizations i.e., service groups, faith based, mission driven, value based	Government ministerial representation	Industry associations i.e., builders, realtors, planners, housing providers, manufacturing, farming, tourism	Private developer & non-profit partnerships	United Way
Developers, builders, contractors, suppliers	Healthcare	Innovators & entrepreneurs	Provincial & Federal Members of Parliament	YMCA
Employers				Youth & Seniors

Table Appendix 1-3: Funding Ideas and Actions

Funding		
Affordable ADU's offering income/mortgage relief to the property owner	Flexible mortgage options i.e., reduced or waived interest rates, extended duration, reduced down payments, shared appreciation; second mortgages. Housing Investment Corporation https://www.housinginvestment.ca/ ; Credit Unions specializing in affordable housing	Municipal financing through development tax on non-affordable housing that contributes to affordable housing; tax increment financing
Alternative funding models i.e., Home Opportunities, Options for Homes, Trillium Housing, Habitat for Humanity	Foundations i.e., Community Foundations, Home Depot, private foundations	Municipal grants or incentives i.e., deferral or reduction of property tax and development charges, incent density and diverse tenure
Associations/Organization grants & funding streams i.e., Federation of Canadian Municipalities, Association of Municipalities of Ontario, Rural Ontario Municipal Association, Builders, Planners, Providers	Funding streams for capital/ new developments, innovation test cases, operating, renovation/renewal/asset management, acquisition / preservation of existing stock	Person (portable) vs project funding
Centralized lending organization for affordable housing initiatives	Government grants / funding streams i.e., application based programs – NHS, Innovation Fund, Co-investment Fund, Rapid Housing Initiative	Private donations i.e., percent of home sales to support affordable housing
Community Land Trusts Municipal Land Banks	In-kind contributions	Repayable contributions
Community renewal company	Land equity contributions	Stable long term public funding program

Community wealth – community bonds, local social investment; fundraising	Leverage existing assets	Stakeholder support funding i.e., employers, developers
*any public funding should be directly tied to affordability and duration	Micro-credit	Targeted municipal loans (low rates or forgivable)

Table Appendix 1-4: Housing Diversity and Provider Ideas and Actions

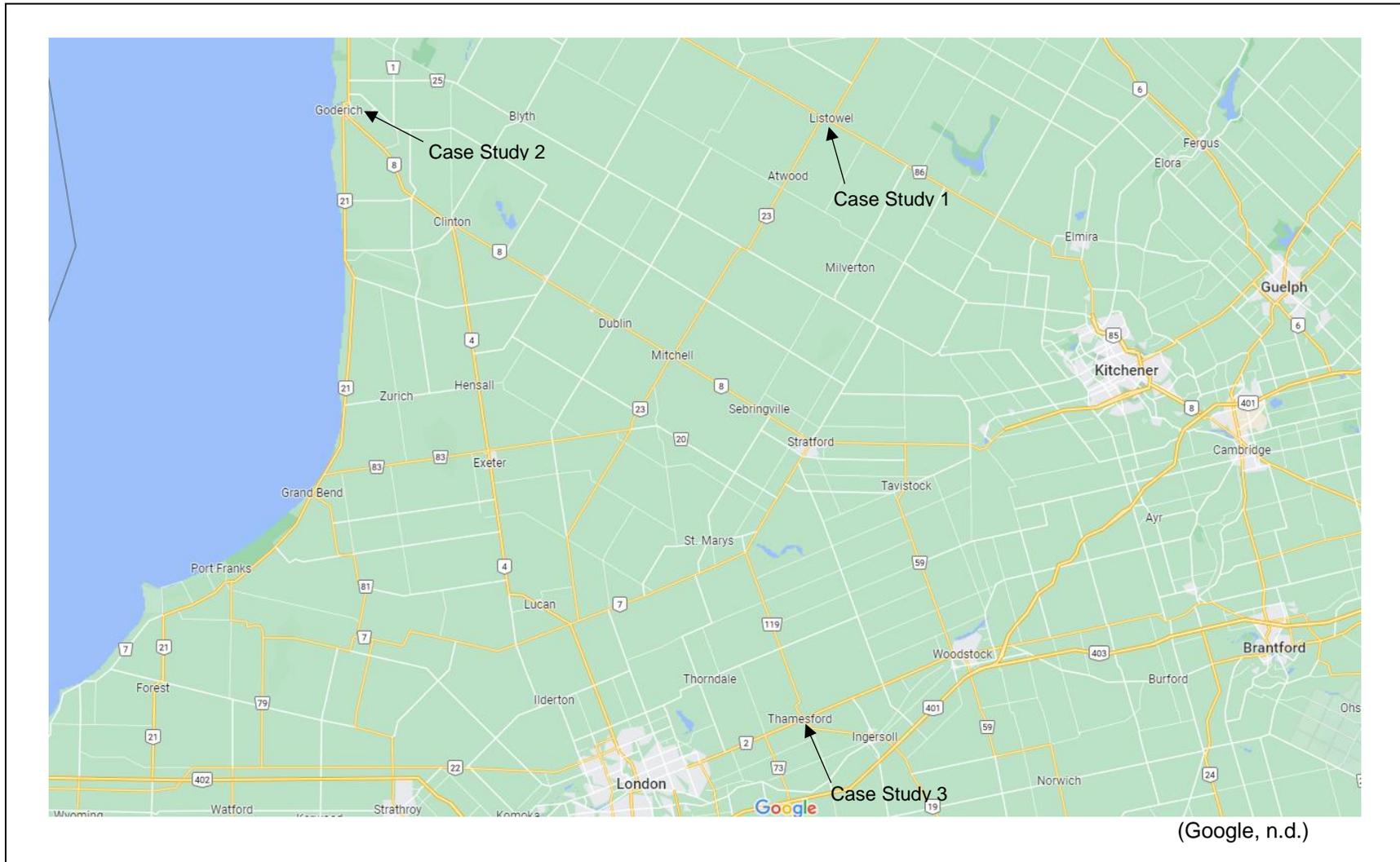
Housing Diversity & Provider Models (Supply)		
Accessory dwelling units (ADU)	Mixed income properties i.e., cross subsidize, profit for purpose	Rent to own
Co-living / shared living	Mixed/multiuse use i.e., commercial or public sector buildings with affordable dwelling units	Repurpose / augment underutilized structures i.e., former schools, churches, motels, health facilities, seniors facilities, libraries, strip malls, shopping malls
Co-operatives	Modular / prefabricated (manufacturing automation, efficient, flexible, provides choice so buyers don't have to mortgage a space they would not use)	Restrictive covenants on title to preserve stock past first purchaser
Co-ownership i.e., adult children and parents; seniors via Bill 69 Golden Girls Act, 2019	Multi-generational designs	Shared equity
Designs for aging demographic and downsizing	Neighbourhood housing associations	Shared services model
Existing housing stock – expand dwelling units within, up/down, beside/behind	Non-profit i.e., community grass roots, larger corporations, faith based, private partnerships	Technology enabled building design i.e., 3D printing, modular
Full compact community design to address social, environmental, and economic considerations; mixed tenure properties (including social, affordable, worker, shared, rent to buy, market)	Passive home and apartment design	Tiny homes, smaller homes, micro-apartments
Land lease	Public sector purpose built	Workforce housing

APPENDIX 2 CASE STUDY DECISION MATRIX

	Project	Non-Metro	Geography (Huron, Perth, Oxford)	Affordable - Fill a Local Housing Need, Impactful	Initiative Lead by or Facilitated By (local)	Stakeholder Involvement (collaborative, multiple).	Insightful, Informative, Learnings to Share	Notes
1	Listowel - Perth Meadows	Population (2016) North Perth: 13,130 (493.14km ²) Listowel: 7,530	Perth (North Perth)	Yes - provided options for a seniors housing continuum (life lease, some affordable)	Community citizens (1999); Municipality took it over in 2011/12	Community stakeholders, healthcare, Municipality	Yes - many challenges and criticisms, now looked upon as being ahead of their time	Collaborative, community driven with enabling municipality - greenfield seniors campus, life lease development. 18 townhouses, 36 apartment units, now 85 assisted living units
2	Goderich - Maple Tree Community Housing Corporation	Population (2016) Huron County: 59,297 (3,399km ²) Goderich: 7,628 (8.64 km ²)	Huron (Goderich)	Yes - provided affordable housing as a transitional option	United Way, community citizens, faith based community	United Way, community citizens, faith based	Yes - perseverance and community; grass roots initiative	Grass roots initiative (2006 - 2012), United Way Community Matters dialogue, community stakeholders and capacity within faith based community. Developed a non-profit housing corporation, repurposed an abandoned seniors care home to provide 12 affordable units and a sense of community.

	Project	Non-Metro	Geography (Huron, Perth, Oxford)	Affordable - Fill a Local Housing Need, Impactful	Initiative Lead by or Facilitated By (local)	Stakeholder Involvement (collaborative, multiple).	Insightful, Informative, Learnings to Share	Notes
3	Thamesford - Maple Leaf Brownfield Re-Development	Population (2016) Zorra: 8,138 (528.8km2) Thamesford: 2,430	Oxford (Zorra)	Yes - mix, diversification, addition of missing housing form and tenure	Municipality	Municipality (CAO, Council), economic development, developer	Yes - be brave, bold; turned loss into opportunity	Large employer shut down. Municipality purchased the land. RFP for development, parcelled, required certain housing mix (including apartment building which there was not any in the town) + commercial. 800+ new housing units with diversity in form and tenure 2018 - plant closure, currently implementing phased housing development

APPENDIX 3 CASE STUDY COMMUNITY LOCATIONS



APPENDIX 4 INTERVIEW PARTICIPANT ROLE DESCRIPTIONS

Case Studies:

CS1a. a Mayor.

CS1b. a Chief Administrative Officer.

CS1c. a Director of Finance / Treasurer.

CS1d. a Conceptual Planner and former contracted Director of Community Services and Development.

CS2a. an Executive Director of a Foundation, and Passionate Community Builder.

CS2b. a Business Person and Community Volunteer.

CS2c. a Board Member of the Maple Tree Community Housing Corporation.

CS2d. a former Registered Professional Planner and an Interested Citizen.

CS3a. a Mayor and former Councilor.

CS3b. a Development Manager.

CS3c. a Chief Administrative Officer.

Key Informant Industry Leaders:

L1. a Registered Professional Planner.

L2. a Partner of a management firm specializing in the study and development of affordable housing.

L3. a Senior Research Fellow and Policy Analyst.

L4. President of a housing research, planning and development firm.

L5. President of a non-profit housing corporation.

L6. CEO of a non-profit housing corporation.

L7. CEO of a non-profit housing association.

L8. President of a building company.

APPENDIX 5 INTERVIEW GUIDES

Key Informant Industry Leaders

1. Introductions (if required) & Greetings
 - a. appreciation & look forward to learning from you
 - b. scope/purpose of research and interview

The goal of this research through perspectives of case study key stakeholders, is to identify local roles, processes, policies, and models that have shown to enable, encourage, and facilitate the development of housing affordability solutions in non-metropolitan communities in Southwestern Ontario.

AND to Identify, through housing industry leaders, potential transferable models & considerations that could help to facilitate fulfilling the attainable housing demand in NMAs.

Draft Title: "What Does It Take to Bring Housing Affordability to NMA's in Southwestern Ontario"

Using the term Affordable – not bounded by any regulatory definition, but in the context of fulfilling a local housing need recognizing the cost of housing and non-housing goods, available household financial resources, and some form of minimally acceptable standard and suitability.

Non-Metropolitan – less than 100,000 population, however the intention is to focus on what many of us would consider rural (without getting into the discussion of what the definition of rural is). Preference to focus on areas with less than approx. 30,000.

- c. data use/research process
- d. consent form, right to withdrawal, right to skip questions - confirm they have received it; REVIEW IT:
 - purpose – above
 - process – anticipate interview will take 60-90 min, with open ended questions. Participation is purely voluntary, and you are welcome to skip any question or stop the interview at any point; and are welcome to withdrawal from the study by letting me know (preferably within 2 wks).
 - No individuals will be personally identified in my final thesis report but your professional role and/or title may be used.
 - The intention is to record our conversation to allow future review of the transcript, although video is optional.
 - You do not waive any legal rights by agreeing to take part in this study.

- Are you comfortable with the information & consent letter? Do you have any questions?
 - I will turn on recording device and just reconfirm your consent as well as the professional title/role you would prefer to have referenced.
- e. recording device/method – TURN ON AND RESTATE + professional role/Title You would prefer to have referenced
- f. if at any time you feel uncomfortable or would prefer to not participate feel free to let me know and we can certainly stop the interview.
- g. any questions?
2. Are you aware of or do you have experience with models that you feel have encouraged, enabled, or facilitated successful affordable housing development that could be transferable to non-metropolitan areas?
- Can you tell me about them and what you feel the critical components were?
3. Was there an impactful local function that facilitated success?
4. Do you have any experience or recommendations for models or mechanisms that would help to maintain local affordable housing stock?
5. Do you have any other suggestions that should be considered to enable, encourage, and/or facilitate local affordable housing development in non-metropolitan areas?
6. I would also welcome any recommendations for other housing industry leaders that you feel would have valuable insight to share. You are welcome to either pass my contact information along or if they agree to have you share their information with me I would be glad to reach out.
7. I would also welcome any recommendations on any recent articles or literature that you feel would be industry or academic standards or highly informative that I should ensure I include in my lit review.
8. Closure
- a. appreciation
 - b. high level summary of feedback understanding.
 - c. next steps in research process,
 - d. CONFIRM preference to receive thesis report (summary, full, none)
 - e. any final questions or thoughts
 - f. if you have any further thoughts you would like to share you are welcome to contact me via my email provided
 - g. if I have additional questions or would like clarification as I review the information, would it be ok if I were to contact you?

Case Study Stakeholders

1. Introductions (if required) & Greetings

- a. appreciation & look forward to learning from you
- b. scope/purpose of research and interview

The goal of this research through perspectives of case study key stakeholders, is to identify local roles, processes, policies, and models that have shown to enable, encourage, and facilitate the development of housing affordability solutions in non-metropolitan communities in Southwestern Ontario. Specifically, today I am hoping to learn about the [specific project] you have been involved with.

AND to Identify, through housing industry leaders, potential transferable models & considerations that could help to facilitate fulfilling the attainable housing demand in NMAs.

Draft Title: "What Does It Take to Bring Housing Affordability to NMA's in Southwestern Ontario"

Using the term Affordable – not bounded by any regulatory definition, but in the context of fulfilling a local housing need recognizing the cost of housing and non housing goods, available household financial resources, and some form of minimally acceptable standard and suitability.

Non-Metropolitan – less than 100,000 population, however the intention is to focus on what many of us would consider rural (without getting into the discussion of what the definition of rural is). Preference to focus on areas with less than approx. 30,000.

- c. data use/research process
- d. consent form, right to withdrawal, right to skip questions - confirm they have received it; REVIEW IT:
 - purpose – above
 - process – anticipate interview will take 60-90 min, with open ended questions. Participation is purely voluntary, and you are welcome to skip any question or stop the interview at any point; and are welcome to withdrawal from the study by letting me know (preferably within 2 wks).
 - No individuals will be personally identified in my final thesis report but your professional role and/or title may be used.
 - The intention is to record our conversation to allow future review of the transcript, although video is optional.
 - You do not waive any legal rights by agreeing to take part in this study.
 - Are you comfortable with the information & consent letter? Do you have any questions?

- I will turn on recording device and just reconfirm your consent as well as the professional title/role you would prefer to have referenced.
- e. recording device/method – TURN ON AND RESTATE + professional role/Title You would prefer to have referenced
 - f. if at any time you feel uncomfortable or would prefer to not participate feel free to let me know and we can certainly stop the interview.
 - g. any questions?
2. Can you tell me about the affordable housing project(s) you/your organization were involved with OR you have developed / are developing and the role you play(ed) in it [add specific project] i.e. (process, rationale, roles)
 - a. Your role – then/now
 - b. Ensure confirmed location
 - c. general understanding on type of development
 - d. impetus for project initiation (why did you start this project)
 - e. stage of development / timeline
 - f. number of units
 - g. key target audience for ownership/tenancy – model
 - h. What do you feel the significance of this project is to the local area?
 3. What were the initial enabling factors that allowed you to champion this project? Were there any people/organizations that played a key role to encourage/enable you to do this project? Facilitate the initiation as well as completion?
 4. Did you do this project on your own or do you have partners/collaboration (people, businesses, NFP, etc.)
 5. Can you tell me about the process you went through to complete this project and any key challenges or positive enabling conditions?
 6. Communications i.e., community outreach
 7. What did the local Municipality/Community do well to encourage or enable this project?
 8. What could the local Municipality/Community have done better?
 9. How is this project funded? (short and long term if required)
 10. Is there an ongoing operational component to this project? Who is involved in this, and can you explain how it will function? (operational model)

11. Are there any mechanisms in place to ensure this project stays part of the affordable housing stock long term?
12. Were there any people / organizations that played a primary role in supporting, encouraging, and helping to facilitate the successful completion of this project that we have not discussed?
13. Upon reflection, do you feel there is anything that would have made/will make this project more successful? Explain.
Thoughts - Opportunities – Challenges with the process, funding, ongoing ops, communication
14. Based on your experience, do you have any other suggestions/considerations on what could be done locally to bring more affordable housing to this area? Or other models you are aware of? (rural vs urban differentiators?)
15. I would welcome any referrals to the case study key stakeholders we have spoken about or if other ones come to mind that you feel would have valuable insight to share. You are welcome to either pass my contact information along or if they agree to have you share their information with me I would be glad to reach out. How best to connect with them?
16. I would also welcome any recommendations on any related documents, recent articles or literature that you feel would be industry or academic standards or highly informative that I should ensure I include/review?
17. Closure
 - a. appreciation
 - b. high level summary of feedback understanding.
 - c. next steps in research process,
 - d. CONFIRM preference to receive thesis report (summary, full, none)
 - e. any final questions or thoughts
 - f. If you have any further thoughts you would like to share you are welcome to contact me via my email provided
 - g. If I have additional questions or would like clarification as I review the information, would it be ok if I were to contact you?